APEX Mortgage Corp. presents

COMMERCIAL LOANS 201

Beyond the Basics of Small Commercial Lending
APEX covered basic commercial mortgage guidelines in its webinar, Commercial Loans 101.

Commercial Loans 201 will cover specific details on how and why APEX approves their loan submissions, plus:

- 5 essential pieces of information that every lender needs to know
- Essential questions you must ask your borrower before a lender will approve their loan request
- The top 5 avenues for finding commercial business
- Recent closings
1. Purpose of the loan request

- Debt Consolidation
- Purchase a Building
- Property Improvements
- Refinance
- Working Capital
5 things your lender needs to know

2. Cash flow
   • P&L
   • Tax returns
   • Bank statements
3. Description of the business
4. Credit history
5. Value of collateral
General Documents to Collect

• 2 years financial statements or 2 years tax returns for business and personal

• Personal Tri-Merge Credit report

• Personal Financial Statement

• Balance sheet for business
How will this loan benefit you?

1. I need money for taxes!
2. I need to replace the roof on my store!
3. I need cash for inventory!
4. I need to pay off my balloon!
Essential Questions to ask your Borrower

2. How will this loan impact your cash flow?
   How can we demonstrate to the lender that you can pay it back?
3. Can you describe your business?
4. How is your credit – personal & business? Can you thoroughly explain any problems you may have had in the past?
What is the collateral worth?
Do you have any evidence to support your stated value of the collateral?
Top 5 avenues for finding business

1. Banks

- The best commercial brokers have developed relationships at banks and get their turndowns and their work-outs.
2. Accountants

- The accountants are working on your borrowers’ tax returns right now! They know who could use financing.
Many of your clients today own their own business. Let them know that you can fund commercial deals.
Top 5 avenues for finding business

4. Your current network

- Let the people you network with know that you are an expert in commercial financing.
Top 5 avenues for finding business

5. Realtors

- Commercial money is hard to find. Every Realtor can tell you a story about their commercial buyer that couldn’t get financed.
Loan Amount: $500,000
Property: Motel
LTV: 50%
Loan Purpose: Refi
Credit Score: 673
Broker Made: 2 Points

Haines City, FL
Loan Amount: $417,000
Property: 10-Unit Apartment Building
LTV: 60%
Loan Purpose: Property improvements
Credit Score: 578
Broker Made: 4 Points

Bronx, NY
Recent Closings

Chicago, IL

Loan Amount: $150,000
Property: Mixed-Use
LTV: 65%
Loan Purpose: Pay off hard money loan
Credit Score: 611
Broker Made: 3 Points
For more information, please call us at

(800) 262-2739