How to Develop Referral Sources for Small Commercial Deals

Presented by
APEX Mortgage Corp.
OVERVIEW

Finding commercial business from:

Bankers
Attorneys
Accountants
Realtors
Top 4 Referral Sources

1. Bankers
2. Attorneys
3. Accountants
4. Realtors
• What can you do for them?
• Start with the branches where you have your account
• Ask to speak with the commercial lender
BANKERS

- Turndowns
- Work Out
- Keep Deposit Relationships at Bank
ATTORNEYS

• What can you do for them?
• Start with the attorneys you know
• You have a unique source for $$$
ACCOUNTANTS

• What can you offer them?
• Start with who you know, but an easier group to cold call
• Just finished tax returns – call mid/late May
ACCOUNTANTS

• Accountants know who cannot get approved at bank
• Clients hold them responsible for their “unbankable status”
• Accountants need a source outside of banks for $$$
• You know how to talk to realtors
• No new inventions on this process
• BUT, new money source
• Who is doing commercial?
• What deals have they lost because of lack of financing?
• What niche can you serve?
Dear (CPA Name):

Have you ever worked with a client that needed to refinance their commercial real estate to increase cash flow, pay taxes or just consolidate debts?

I am sure that you have contacts at the local banks that will graciously accept a client with strong credit and conforming property requests. As a financial professional, I am confident that you have a source of money available for clients with small commercial properties, but, what happens when the client’s deal request is not bankable? Does the client report very little income, have bumpy credit, possess a “unique” property or just need a small loan amount?

If your clients fall into any of the above-mentioned categories, I can help. I specialize in the placement of small commercial mortgages, fully amortized for up to 25 years, for loan amounts as low as $25,000 and up to $500,000 with fixed rates. A few of the property types that I am able to finance are:

- Retail stores
- Warehouses
- Auto body shops
- Hair salons
- Funeral homes
- Day care centers
- Apartment complexes
- Various mixed-use properties
  … and much more.

If this offer is of interest to you, I would be more than happy to discuss the program over the phone, or in person. I am available at (xxx) xxx-xxxx, during the hours of xxAM – xxPM.

I look forward to hearing from you.

Sincerely,

(your name)
Sample Handout

- Will be customized to the referral source
- Can be customized with your company information
CONCLUSION

Webinar

Web-based seminar

live online educational presentation

viewers can submit questions

see slides while the speaker interacts with the audience

interactive elements - the all