

HOW TO PREPARE FOR A COMMERCIAL LOAN

**A Step-by-Step Guide
to Getting Funded Faster**

WHY PREPARATION = SPEED & SUCCESS

Everything you're trying to finance gets easier when your loan package is clear.

Lenders move faster when you're organized.

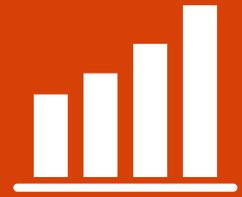


BE CLEAR ON THE “WHY”

- What are you financing?
- How much do you need?
- Project timeline?
- Exit strategy?

Lenders move faster when your vision is clear and complete.

KNOW THESE KEY METRICS



- Loan-to-Value (LTV)
- Loan-to-Cost (LTC)
- DSCR (Debt-Service Coverage Ratio)
- Net worth & liquidity
- Credit score (680+ preferred)

Pro Tip: Include a 1-page summary of these metrics in your package.



SHOW YOUR TRACK RECORD

- Bio or resume
- List of past projects
- Images or deal snapshots
- GC / architect / partners info

HOW LENDERS GET REPAID

- Sell the property
- Refinance
- Lease-up strategy



GATHER YOUR DOCUMENTS

BORROWER DOCUMENTS

- Personal Financial Statement
- Two Years of Personal Tax Returns
- Resume or Bio (especially for sponsors/developers)
- Recent Credit Report (or estimated credit score. Lender will pull credit)

ENTITY DOCUMENTS

- Articles of Organization / Incorporation
- Operating Agreement
- EIN Verification Letter (IRS)
- Certificate of Good Standing (optional but helpful)

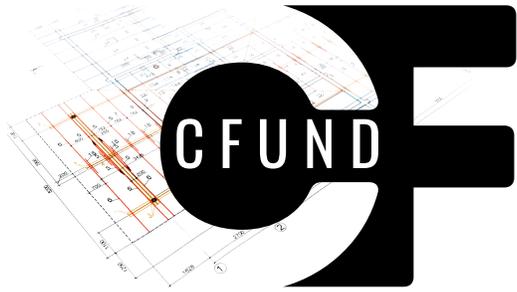
PROJECT DOCUMENTS

- Purchase Contract or LOI
- Pro Forma or Cash Flow Projections
- Construction Budget (if applicable)
- Sources & Uses Statement
- Exit Strategy Summary (Sell, Refi, Hold)
- Rent Roll (for stabilized or income-producing properties)
- Site Plans / Appraisal / Zoning Info (as needed)

NOW THAT YOU'VE GATHERED YOUR DOCUMENTS HEAD TO OUR FUNDING REQUEST PAGE TO FILL OUT YOUR INFORMATION AND UPLOAD YOUR DOCUMENTATION OR JUST GIVE US A CALL AT (801) 613-1629

[HTTPS://CFUND.US/FUNDING-REQUEST](https://cfund.us/funding-request)





YOUR STRATEGIC CAPITAL PARTNER

- **90+ years combined experience**
- **Creative, fast, flexible funding**
- **A team that actually gets it**