How to Get a Great Commercial Loan

Commercial Mortgage Secrets Your Banker will be THRILLED You Know

Special Report

by Ken Kaplan
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Ken Kaplan provides dependable loan options for businesses looking to acquire or refinance commercial properties.

Focusing on transactions between $150,000 and $5 million, his loans are structured to preserve capital and maximize cash flow for clients.

Ken has been involved with commercial real estate and corporate finance for over 20 years, using his expertise to facilitate dozens of transactions that have raised more than $75 million for clients.

Ken partners with clients to identify their financial needs and the most appropriate lenders and loan programs for their unique situation. The goal is always to get your project funded and no fee is due unless and until the transaction closes.

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Part 1: "Maximize Options and Minimize Risk"

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Thank you for downloading "How to Get a Great Commercial Loan – Commercial Mortgage Secrets Your Banker will be THRILLED You Know." This Special Report is designed to provide tips and strategies you can use to get the best possible financing for your commercial property.

If you are looking to purchase or refinance a commercial property, the information you are about to read can save you tens of thousands of dollars. It can also help you avoid costly mistakes people commonly make when financing commercial property.

You will learn how to look at your property through the eyes of a prospective lender. It will review some of the ways a lender decides if it can finance your transaction and at what loan amount. The material will also explore some of the many commercial mortgage finance programs available today.

Are these really commercial mortgage secrets? You would think so because so few people understand them. Commercial mortgages are incredibly hard to come by in today's unstable banking environment and getting the right one takes information and preparation.

The fact of the matter is that whatever your commercial mortgage requirements, there is probably a lender looking to fill that specific need. Financing needs are influenced by a variety of factors, including the type of property, state or county of the subject property, size of the transaction, quality of the borrower, and cash flow of the property.

Remember: Lenders are in business to sell loans, but not every loan will be appropriate for every lender. Each lender has its own tastes and preferences. Finding the right lender and identifying the correct loan program requires a well planned and executed strategy--which a commercial mortgage expert can help you develop.

My job is to match my clients' financing requirements with the best possible lender or lending program for their needs. My goal is to get your project funded as quickly and easily as possible. The strategies in this Special Report will help position you as a knowledgeable borrower that lenders are going to want to work with and help you obtain the best possible mortgage or refinance for your commercial property.

Maximize Options and Minimize Risk...when it comes to financing commercial property that is the name of the game. What you do not know can cost you dearly.

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Part 2: "Understanding the Commercial Mortgage Process and Finding a Lender"

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If you are considering the purchase or refinance of a commercial property, securing the best possible financing is an integral part of your long-term success. Getting your commercial mortgage is not rocket science; it's a matter of strategy and execution.

However, before you can prepare your loan proposal for success, you must understand the commercial mortgage process and how to find a lender. This section will discuss a variety of strategies that will provide insight about the commercial mortgage market and help you land the best lender and loan for your unique situation.

Understanding the Commercial Mortgage Lending Climate

Many business owners and real estate investors have realized the extraordinary profit potential of owning commercial real estate. When I refer to commercial real estate, I am talking about any property that is owned for investment purposes. These are properties that generate a cash flow for the owner. Or in the case of owner-occupied property, these are properties where the owner runs a business.

Many business owners prefer to build equity in an owner-occupied property rather than continuing to pay an ever-increasing monthly rent to their "smart" landlord. These savvy property owners enjoy the relative safety and predictability of owning commercial real estate; they like the positive cash flow, tax benefits and appreciation their investment delivers.

Keep in mind that financial institutions are in the business of turning companies and individuals into property owners. They are eager to lend money to responsible borrowers. And even in today's post COVID-19 environment, while mortgage success is more challenging than it has been in decades, funding is still abundantly available for qualified investors and projects.

If your transaction makes sense, there are many lenders who will work creatively with you to get it funded. Never forget that lenders WANT to make loans. And as a qualified borrower with a sound loan requirement, you have more leverage than you might imagine.

Target Your Lender

There are literally hundreds of lenders active in the commercial real estate marketplace. Each of these lenders has different criteria for the transactions that will interest them. Matching your specific transaction to the most appropriate lender is an important first step to getting your transaction funded.

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When choosing a lender, make sure you are working with an institution that is willing and able to make the loan you need. If you are working on your own, you might start out by phoning your local bank and asking to speak with a commercial mortgage officer. Explain to them the specifics of your loan transaction and ask if the transaction meets their lending profile.

Key questions you might ask include:

- Do you finance my type of property?
- Is my transaction an appropriate size for your institution?
- What types of loan programs are available?
- Are you experienced with SBA loans?
- How quickly can you close a loan?
- How does your due diligence and underwriting process work?

If you have specific loan requirements, make them known at the start. For instance, some borrowers are not able or willing to provide tax returns. These borrowers require what is known as a stated-income or low-doc commercial loan--but not every lender offers this type of program. Other borrowers may have low credit scores, require cash out from a transaction, need very short-term financing, have properties with negative cash flow or have timing or other requirements that place them outside a given lenders loan parameters.

Regardless of how strong you think your loan request is, never waste time trying to get a lender to fund a transaction that is outside of "their box." Regardless of what your loan officer tells you, these loans rarely get done. Months can be wasted on a loan that never closes.

Being referred to a lender from another industry professional is a big plus. The lender will know you are probably qualified and serious, and they will not want negative feedback making its way back to the referral source. You should always ask your realtor, accountant, attorney, banker, or other professionals for a solid referral to a potential lender.

If you learn that the institution you have contacted is not interested in working with you, don't sweat it. Always ask for the specific reasons your loan was turned down so that you can determine how to address that shortcoming as you move forward. Also ask the lender to suggest another commercial mortgage broker or lender that may be more appropriate for your situation. Get names and numbers if possible.

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Part 3: "Hey Lender...I'm a Pro"
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Like other professionals, lenders prefer to do business with people they like. They also like working with borrowers who make their job easy.

The ideal way to become your lenders' best friend--and make your project important to them--is to show that you are qualified for the loan you seek. You also need to demonstrate that you understand the loan programs offered by the lender and know how to present your property in the best possible light. In other words, you need to come across like you are a pro.

Understand Your Lender's Needs

Financial institutions are in the lending business, and they are eager to lend money to responsible borrowers. So, your job is to provide lenders with the information they need to decide in your favor.

Think of your loan application as a presentation that must sell the lender on the specific property and your qualifications as an owner. It should make the lender excited, confident, and supportive of your proposal. At the same time, your loan application should make it easy to do business with you. It should thoroughly convince the lender that your loan would be a safe investment for their business.

Preparation is Key

Proper preparation is crucial to the commercial loan process. A well-prepared loan package can breeze through the application process while a poorly conceived request will wind up at the bottom of the pile. The best transactions are usually the fastest and smoothest ones. Your loan submission package must be prepared in such a way that it compels the lender to approve your request for funding.

You must clearly demonstrate to the lender that you are a qualified borrower and that you understand the requirements of owning and operating the subject property. Documenting the property's ability to cover the debt you are requesting is a must. So is having appropriate due diligence documents available before they are requested.

If you have done your homework properly--or if you are working with a commercial mortgage broker--you should already know that the lender you're targeting can meet your needs. You should also know that the loan size and property type are consistent with the interests of that lender, as well as which of their loan programs are of most interest to you.

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The Initial Application

A significant amount of paperwork and time is involved with processing commercial loans. For this reason, a scaled-down loan application is generally used for initial financing requests. This allows the lender, broker, and borrower to avoid wasting a lot of time processing a transaction that is not going to close. More information about what should be included with your initial loan application is available at: http://www.FastCommercialMortgages.com/checklist.html

If your application is well-targeted and well-constructed, you will probably receive a conditional loan pre-approval letter from your lender. Some lenders call this initial document a Letter of Interest (LOI) or a Letter of Intent. While pre-approval is not a commitment, it is an especially important document. Your pre-approval letter is in fact an expression of interests by your lender in making the loan and an estimation of the eventual terms. If all your information checks out, there is an excellent chance your transaction will close on terms very similar to those specified in the LOI.

Final loan approval will be subject to many factors, including a satisfactory appraisal, approval of the borrower's financial statement and credit report, and a more detailed analysis of the property's cash flow. For a list of commonly-requested due diligence documents, visit http://www.FastCommercialMortgages.com/package_list.html.

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Part 4: "The 3 C's of Commercial Finance"

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When pursuing financing, it is important to keep in mind that lenders are interested in making loans only to borrowers who handle money wisely. For most lenders, the evaluation of borrowers boils down to the three C's: cash, character, and collateral information.

Without these three elements in place, you will be hard-pressed to obtain approval for your loan. This lesson summarizes the relevance of these critical factors.

Cash

Cash relates to your property's ability to repay its debt from the available net income or cash flow. Lenders want to know that you understand and are realistic about the mortgage you think your business can afford. (In an upcoming section, we'll explore how you can make sure your property has cash flow and meets the other cash-related requirements a lender might have.)

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Another crucial item associated with cash that every lender will consider is how much money the borrower has at risk in the transaction. Most quality lenders require you, the borrower, to have at least 15 percent of your own money in the transaction. Many will also review your personal financial statement to determine your pre and post-funding liquidity.

Liquidity is the single most important quality of a creditworthy borrower. It refers to a borrower's ability to convert readily available short-term assets into cash. A liquid borrower can withstand financial hardships while still making timely payments on all outstanding debt.

Credit

Credit provides lenders with a mathematical way to gauge your trustworthiness as the borrower. Your credit score is a result of your personal credit history and is based on your past and present usage of credit.

Credit scores, sometimes referred to as FICO scores, reflect payment history, credit limits and outstanding balances on home mortgages, installment loans, revolving credit cards, auto loans and any other unsecured loan you may have. Although credit scores are based on consumer, not commercial loans, they have become increasingly used as a quick method of screening prospective loan transactions.

Any score above 680 will typically qualify you for the mortgage you seek. And there are still some commercial loan programs available for people with credit scores lower than 650. However, interest rates are significantly higher, and the loan to value will be smaller.

Many excellent resources are available to help you understand, manage, and protect your credit score. You should check your credit report at least every six months for accuracy and to know where you stand. There are several websites that provide free credit reports as well as useful credit monitoring services.

Collateral

Collateral--the property being mortgaged--is at the heart of every commercial finance transaction. At the end of the day, lenders need to feel comfortable that in a worst-case scenario they could liquidate a property and recover any proceeds they might have loaned. This makes collateral a vital element in the financing decision.

Lenders frequently have preferences regarding the types of properties they will accept as collateral. For example, special use properties such as funeral homes, restaurants, bowling alleys, etc., may be desired by certain lenders while avoided by others.

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Part 5: "Understanding Commercial Appraisals"
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Lenders, of course, want all their loans to be paid on time and as promised. However, they view the commercial property being used as collateral as the ultimate source of loan repayment. This lesson will help you look at your property from the lender's point of view. Once you understand their problems, challenges, and concerns, you'll have a better appreciation for what they do. More importantly, you will better understand how you can help them to help you.

Remember, while the purchase or refinance of a commercial property may be an emotional decision for you, it is not for your lender. Going through the loan process will give you a better understanding of the true value of your property. If the lending institution indicates a particular value for your property, rest assured the lender's valuation is legitimate. That value will be based on an appraisal, which is required by virtually every commercial loan transaction.

Commercial Appraisals

A commercial appraisal is the principal tool your lender would use to determine the value of your property. Generally, most lenders will only accept appraisals which they, themselves, have ordered. This is to prevent the borrower and appraiser from conspiring to bring in an inflated property value. Until you have received and accepted a conditional loan approval from a particular lender, you should not have your property appraised. Even then, make sure it is ordered by your lender.

Most lenders will require you to pre-pay the commercial appraisal fee at the same time you accept their letter of approval. This is perfectly reasonable because they will need to pay for the appraisal, even if you choose not to proceed with a loan. Make sure you have an appropriate amount of money set aside to cover this expense. Depending on your property, the appraisal fee could run from $2,500 to $3,500 and even higher.

Once your appraisal is ordered, it usually takes two to three weeks for the evaluator to analyze your property and complete a formal appraisal. It is always advisable for you to accommodate your appraiser's schedule and to be present during the appraisal. This will allow you to highlight the strengths of your property and be available to answer any questions her or she may have.

Many lenders will build the cost of the appraisal as well as other third-party closing costs into the loan amount if you negotiate for them to do so.

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Approaches to Valuation

Your lender will use the valuation assigned through the commercial appraisal as the highest acceptable value for your property. There will be a maximum loan to value that will be considered based on a variety of factors, such as property type and the property's cash flow. For example, apartment buildings are considered easier to own, operate and sell than a restaurant or manufacturing facility would be so a higher loan to value is possible.

When determining the value of your property, commercial appraisers will likely use three different approaches to the valuation process. These approaches are:

- Comparable sales approach - This technique involves looking at comparable properties that have sold recently in the area and evaluating them on a building price-per-square-foot basis. This provides a general idea of what the building should sell for. However, this approach is less effective if no comparable properties have recently sold or the real estate market has dramatically changed since the transaction occurred.

- Replacement cost approach - The replacement cost method uses a two-step approach to valuating property. You make a comparison of recent sales of similar property and then get estimates from builders or contractors for the current cost of constructing such a building.

- Capitalization of income approach - Known simply as the income approach, this tactic is perhaps the most useful tool to use when valuing the property. You take the property's net operating income and use that as a basis for value. Once you have completed your income analysis, you simply apply a rate of return that you want from your investment. This would be your capitalization or cap rate.

While the appraisal is underway, your loan should be moving easily through the underwriting process so that everything is complete once the results are received.

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Part 6: "Demystifying the Cap Rate"

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It is time to dig a little bit deeper into what is probably the most important concept of commercial real estate investment. We have already established that commercial real estate is bought and sold for the purpose of creating cash flow and profits. Appraisers, lenders, and investors will all focus on a property's cash flow potential when determining the value of that property and, therefore, how much they might loan for the property.

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This focus on cash flow, as previously mentioned, is known as the income approach to valuation. It is essential for you to understand the net operating income (NOI) of the property you own or may purchase. The NOI equals cash flow of a property after deducting the operating expenses, but before deducting the mortgage payments.

Comprehending the Cap Rate

The central element of this message involves the cap rate. A cap rate is simply the net operating income of a property expressed as a percentage of the purchase price. It's similar to the price-to-earnings (PE) ratio used when investing in stocks. In other words, a cap rate is nothing more than an investor's return on his money if he brought a property for all cash.

Understanding various uses of a cap rate will make you a better commercial property investor. Keep in mind that cap rates provide an easy way to compare one property to another. Here are some examples of how the rate applies...

If a property has net operating income of $100,000 and the purchase price for that property is $1 million, then the cap rates for that property is 10 percent.

If a similar property is available across the street that also generates $100,000 of net operating income, but that property was available for $900,000, (for a cap rate of 11.1 percent) which do you think would be a more attractive investment opportunity?

All other things being equal, a higher cap rate may indicate a better bargain.

You might still want to purchase the million-dollar property from our example above, but don't be surprised if your commercial appraisal comes in closer to $900,000. When this happens, a lender will calculate their loan to value based on the lower of the appraised amount and your purchase price.

Cap rates will depend on the local market as well as property type, so it's always useful to speak with local banks and/or real estate agents to get a feel for your market and property type. During the current credit crisis, Cap rates have been dropping in many markets.

Other Useful Tips about Cap Rates...

- It is ideal to borrow money at least 2 percent below a property's cap rate.

- Cap rates are always based on historical data. If you can improve a property's net operating income, the cap rate provides an even larger increase in the value of the property.

- If you know a property's net operating income and the appropriate cap rate for that property type in that market, you can calculate an appropriate offer. Use this as a negotiation tool.

- Office condos, industrial condos, and small free-standing office buildings frequently have exceptionally low cap rates. This is because owner-users will often pay a premium for small commercial properties because they no longer need to pay rent, they gain extraordinary tax deductions, and they get to participate in property appreciation.

It is often difficult to finance small income properties with institutional lenders because they rarely have cash flow at the required loan to value. Fortunately, special programs are now available for owner-occupied commercial properties that are based on more than the property's ability to cover its debt load.

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Part 7: "Debt Ratio and Debt Service: Determining How Much You Can Borrow"

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Negotiating a loan for an income property can be challenging. When negotiating this type of loan, the loan size is usually more of a sticking point than the rate or other terms of the loan.

This is because owners or buyers of commercial property know what the property is worth to them where they have valid strategies to increase the property's value in the future. Lenders, on the other hand, are making loans based strictly on the past performance of your property. The more you understand how a lender will value your property the better you will be able to identify the best possible loan program and terms for your needs.

We have already covered the concept of the cap rate and its usefulness to both lenders and property owners or buyers. In this lesson, we will cover three additional calculations that every lender will use when considering commercial property loans:

- Income Approach Property Value = Net Operating Income / CAP Rate

- Loan-to-Value (LTV) = Requested Loan Amount / Property Value

- Debt Service Coverage Ratio (DSCR) = NOI / Total Debt Service

Determining Your Maximum Loan Amount

Remember, lenders want to make loans to qualified borrowers. And they want every loan to be paid on time and as promised. The beauty of income properties is that the property itself should generate the monies needed to repay the loan on the property. The calculations listed above are the fastest, easiest way a lender can determine if your property loan is a risk worth taking, especially when compared to other loan opportunities they are currently reviewing.

The income approach property value provides an objective measurement of the worth of your property in relation to all other properties. Income property lenders need to determine the maximum amount they'll lend to acquire or refinance the subject property. The key to determining the maximum loan a borrower can get is the debt service coverage ratio, as defined above. Different lenders and different loan programs will have varying requirements for the debt service coverage ratio.

Let us say, for example, that you're purchasing an apartment building that generates $100,000 per year in net operating income. You know that the lender you're speaking with has a debt service coverage ratio of 1.25.

Armed with only this information, we can determine the maximum loan the property will qualify for.

DSCR = NOI / Total Debt Service = 1.25

1.25 = 100,000 / Total Debt Service; so we can determine that

100,000 / 1.25 = Total Debt Service or

So, $80,000 is the maximum annual payment that this lender will allow the borrower to have on the subject property.

How cool is that?

Negotiating the Best Deal for Your Needs

Knowing how much your lender will allow your principal and interest payment to be can help you negotiate a better deal for your property. It can also help you identify the loan program that best meets your needs.

It is essential that you have a firm understanding of the lending process from your lender's point of view. If you can provide the required information in a clear format, your lender will be able to qualify your transaction very quickly.

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Working with a commercial loan planning specialist may be a shortcut to finding the best possible loan. He or she will be able to walk you through an organized process that positions your property in the best possible light. They will then be able to identify loan programs suitable to meet your borrowing needs as well as the criteria of the lender.

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Part 8: "The Benefits of Working with a Commercial Mortgage Planning Specialist"

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Commercial property investors often turn to residential mortgage brokers to facilitate their commercial financing or they go it alone. However, either approach can be a serious mistake because commercial lending is a unique type of transaction that requires specialized skill.

The commercial lending market can be complex and confusing for the average borrower. And it can be easy for commercial property owners to make the wrong decision and choose a mortgage that harms instead of enhances their cash flow or long-term property objectives. That is where commercial mortgage planning specialists come in.

Advantages of Working with a Commercial Mortgage Experts

Working with commercial mortgage planning specialists is beneficial because they understand how to create commercial loan submission packages. And they can guide the loan application through the funding process for the best possible results. In essence, they are intermediaries that can help bring financial transactions to a successful close by bridging the gap between lenders and people looking to build, buy or refinance commercial properties.

Commercial mortgage planning specialists, commonly called commercial mortgage brokers, can save borrowers money, time, and frustration. Commercial mortgage transactions represent substantial dollar amounts, and even small mistakes can be costly. Working with a commercial broker can result in a well-constructed and executed mortgage process--which, in turn, can reduce processing time, errors and stress for borrowers.

Commercial brokers are experts in their field, which makes them appropriately equipped to close the deal with lenders. Unlike their residential counterparts, commercial brokers have the expertise and relationships with lenders to get the best possible loan for commercial borrowers. In other words, a commercial broker has the knowledge, insight and connections to help borrowers meet their individual needs.

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Access to Multiple Loan Programs

In addition, commercial mortgage specialists have access to numerous loan programs to meet each borrower's unique requirements. This can be particularly advantageous for individuals with properties with a limited cash flow or those who require long-term, fixed financing. Commercial brokers can often provide access to funding options with interest rates and terms that are more favorable than those available through banks. As a result, they can help borrowers receive the best financing solution for their commercial enterprise. Frequently, the products that commercial brokers represent require less documentation and offer faster approval than those of standard lending institutions.

Processing is another area where commercial mortgage planning specialists can be beneficial. Many commercial brokers use software based on the Commercial Mortgage Securities Association's (CMSA) Investor Reporting Package. This commercial loan packaging format gives brokers a standard for reporting borrowers' financial and other information so that it is more meaningful. It also helps brokers to present property information to lenders in the best possible light to achieve the highest loan-to-value ratio. The standardized format gives lenders a better foundation for evaluating loan packages. Lenders appreciate receiving properly completed loan submission packages, especially those submitted electronically. This typically results in faster processing and lending decisions.

The bottom line is: Commercial mortgage transactions are too important to leave to chance. Using a commercial broker can help borrowers navigate the complexities of the commercial loan process and obtain optimal financing results for their business.

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Part 9: "What to Expect Working with K2 Commercial Finance"

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As a commercial lending specialist for commercial transactions below $10 million, my goal is to help you make informed choices about your financing options. I work in the small commercial marketplace exclusively because of the value I can add for my clients.

K2 Commercial Finance is different from other mortgage brokerages who explain that they are in the business of doing loans. I really do not look at it that way. I am helping you create, perhaps, the largest debt in your life. Therefore, I have a responsibility to help you professionally structure and manage that debt. My approach is based on education, consultation and developing long-term relationships with clients.

If you choose to work with K2 Commercial Finance, I hope you appreciate the organized, systematic approach we will take to secure the financing you need. First, we will discuss your property and your financing needs. Then if it looks like we will be able to add value to your transaction, we will ask you to complete a credit authorization. Depending on the nature of your transaction, we will also provide you with appropriate application

documents. Our goal is to make the application process as streamlined as possible, so you will be asked to provide only the essential documents.

Conditional Approval in as little as 72 Hours

Once we have your credit information and application in hand, you will generally receive a conditional approval letter from the targeted lending source in less than a week. While this conditional approval is not a loan commitment, it is a very significant document. It will contain the specific terms and conditions of your loan offer. If all documents and valuations come in as expected, your loan will be virtually identical to what has been proposed.

Your conditional approval will also include a more complete list of due diligence information and documentation required by your lender. K2 Commercial Finance will review the approval with you to make sure you are aware of, understand and accept the terms and conditions.

You can accept the offer by signing and returning your conditional approval letter, typically with an appraisal authorization and fee. By pre-paying for your commercial appraisal, you indicate your seriousness to the lender and put your transaction on the fast track.

Many Transactions Completed in 45 Days or Less

While the commercial appraisal is being completed, you should begin organizing and submitting the additional due diligence items required to get the loan closed. These documents may include such items as your articles of incorporation, a rent role and tax returns. K2 Commercial Finance will work with you and your advisors to make this process as painless and smooth as possible. We aim to get every conventional transaction completed in 60 business days or less once a Letter of Interest has been accepted. SBA, USDA and other government backed loan programs will require 90 days or more to complete.

I certainly appreciate your taking the time and making an effort to stick with me through this Special Report. You are subscribed to our distribution list and will receive additional educational information from www.k2cFinance.com from time to time. Every message will provide a link which you can use to "opt-out" of receiving additional messages.

Please visit our Website at www.k2cFinance.com to learn more about our various loan programs and other services. Or if you would like to discuss your unique scenario, contact Ken Kaplan at ken@k2cfinance.com or 215-230-1885.

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