



# Complete

## LOAN SOURCING

### When Options Matter. Choose Complete.

With Complete Loan Sourcing, you have more financing options than ever before. We provide you nationwide lending opportunities on conventional, SBA, and USDA programs with a variety of terms. Complete Loan Sourcing can do deals from sub \$1 million to large balance commercial and multifamily portfolios, and everything in between. Give your clients better service and complete loan solutions with Complete Loan Sourcing.

#### PARAMETERS

- Conventional CRE Financing
- SBA 7a, SBA 504 and USDA Financing
- No minimum loan amounts
- Nationwide coverage with lenders in various community sizes

#### LOAN STRUCTURE

- 3 - 30 year loan term
- 3 - 10 year fixed rate, various adjustments
- Up to 80% LTV
- Up to 30-year amortization

#### LOAN PURPOSE

- Acquisition
- Refinance
- Debt Restructure
- Construction – limited

#### FINANCE OPTIONS

##### Conventional

- Retail
- Office
- Mixed Use
- Warehouse
- Industrial
- Multifamily
- Mobile Home Parks

##### Conventional and/or SBA

- Hospitality
- RV Resorts
- Self-Storage
- Gas Stations
- Owner Occupied

##### SBA/USDA

- Equipment or Inventory
- Business Working Capital
- Agricultural

#### UNDERWRITING

##### Due-Diligence Financials

- 2-3 years tax returns for borrower and sponsor including all schedules
- Borrower and sponsor debt schedule
- Lender application forms
- Other items may be required by lender

##### Underwriting Criteria

- Desired occupancy of 90%
- Minimum property debt coverage of 1.25
- Global cash flow is typically calculated; desired at 1.25+
- Flexibility in annual debt coverage covenants

#### NEGOTIABLE PARAMETERS

- Pre-payment penalty
- Holdbacks/Earnouts
- Recourse structure
- Loan origination fee

#### PRE-SCREEN FINANCIALS

We're all about efficiency at Complete Loan Sourcing. With our simple pre-screen process, you're getting a team of experienced analysts and underwriters who review the deal at the very start. This gives you more accurate answers quickly, helping avoid pitfalls down the line. Just another way we help you give your clients the service they rely on.

- Broker sizer and/or offering memorandum
- Current rent roll including lease terms/expiry
- Property Statements – 2 years desired plus year to date
- Sponsor PFS and SREO

#### THIRD PARTY REPORTS

- Appraisal – required
- Environmental Report – level of due diligence is property dependent
- Property Condition Report – flexibility
- Survey – flexibility

### Reach out for more details today

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