



BE ADVISED that My Lender AND I DO NOT Tolerate Borrower CONTROL, NOR do we WORK FOR NOTHING. ALL Borrowers need to **"Prove .5—3.5% of the Loan Request in CASH in their Bank Account to pay for a DOWN PAYMENT At time of APPROVAL & Execution of "LOAN AGREEMENT"!!! (Loans \$5M and UP) Loans \$750K - \$5M are as much as 9.5%)**

"Private Lenders are not selling money here,(..... rather the borrower/'s need to **"bear the burden of proof"!** (....., along with being able to cover the Closing cost, that is required to make it to the closing table !

We DO NOT CHANGE OUR PROCEDURE OR *NEGOTIATE OUR FEES*, JUST For You!!

DO NOT ASK!!

THIS IS OUR PROCEDURE!

THIS IS YOUR COST TO "DO BUSINESS"!!!

Explanation of Procedure. (day 1-2)

After initial Contact, I will email the Following:

ONLY THESE Items(..... needed for loan submission:

~~~~~Lender Needs THESE 1ST~~~~~

1. Brief **Executive Summary** of Proposed Project

2. **Commercial Loan Application** with individual, corporation or group name.

3. **Proof of .5 – 3.5% CASH available for DOWN PAYMENT to be (PAID )after APPROVAL & Signing Final LOAN AGREEMENT!**

4. Valid copy of Photo Id / Passport

5. **"SIGNED"** purchase Contract. (if a purchase)

After Preliminary Info is Received ,Client Verifies .5 – 3.5% CASH in his Bank Acct For DOWN PAYMENT, and MY Fee Agreement is Signed, and Engagement Fee is Wired to My Bank (A Credit off my Fee At Closing)

Then I submit your Clients Deal. (day 3)

Lender APPROVES & issues FINAL LOAN AGREEMENT (day 4)

If TERMS are Acceptable, Client Executes and Returns Loan Contract

Lender Sends Bank Wire Information and Client Wires DOWN PAYMENT (day 5 or 6)

Once lender receives Verification of Wire Transfer of "DOWN PAYMENT," Approximately 7 -10 days later your Loan is Wired to your Bank Account.

**DONE DEAL**