**FRIAS FINANCIAL CAPITAL**

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**COMMERCIAL REAL ESTATE GROUP**



**Commercial / Construction / Hard Money / Churches / Global Financing**

E x e c u t I v e S u m m a r y

FRIAS FINANCIAL CAPITAL

**COMMERCIAL REAL ESTATE GROUP**

**EXECUTIVE SUMMARY**

**BORROWERS INFO**

* **Borrower:**
* **Borrower Email:**
* **Borrower Entity Name:**
* **Borrower Cell:**
* **Value of Real Estate Owned: $ Net Worth:**
* **Credit: FICO Score:**

**PROJECT INFO**

* **Project:**

* **Project Address:**
* **City: State:**
* **Refinance: Purchase: Construction:**
* **Bank Loan: HARD MONEY:**
* **Loan Amount:**
* **Appraised Value: $ Date Of Appraisal:**
* **Outstanding Mortgage: $**
* **Loan To Value: LTV: %**
* **Rent Roll/ Income: $**
* **Rate and Term:**
* **Use of Funds:**
* **Exit Strategy:**

|  |  |
| --- | --- |
| **Project:** | **Appraised Value:** |
| **Name:** |  | **As is** | $  |
| **Address:** |  | **As completed:** |  |
| **Loan Amount Requested:** | **LTV:** |
|  **$** | Loan to AS IS Value: | % |
| Loan to AS COMPLETED Value: | % |
| **Cash Borrower Has/Bringing to Deal:** | **Project Cost:** |
|   | Total Project Cost:  |  |
| Loan to Total Cost Value (LTC): |  |
| **Exit Strategy: (how will our loan be paid off)** | **Purpose for Loan:** |
| How & When, will they pay off the loan back  | **The Loan -The Story of Loan-****The Property Description** **Use of Funds****Financials****Borrower** |
|  |
| Background/History of Project: |  |
| Market Analysis: (specifically address forecasted absorption rates) |  |
| Borrower’s experience in this type of development: |  |
| Legal Description: |  |
| Current Zoning: |  |
| Entitlement Status: |  |
| Permits Completed: |  |
| Permits Required: |  |
| Cash Equity in Deal: |  |
| Total Equity in Deal: |  |
| Number of units Pre-sold: |  |
| List Third Party Reports Completed: |  |
| Development Schedule:(List major milestones in the development of the project) |  |

|  |
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| **Loan Transaction Summary** |
| Conventional Loan or Hard Money Loan? Please Explain: |
| Conventional Loan  |
| What were the prior funding issues encountered by borrower (if any)? |
|  |  |
| Where has this loan been submitted prior to Frias Financial: |  |
| Term or Length of Loan Desired? |
|  |
| Expected Interest Rate? |
|  |
| Expected Lender Origination Points? |
|  |
| Is Borrower requesting interest reserves?  |
|   |  |
| How many months?  |  |
| Does Borrower own property currently?  |
|   |  |
| Date of Initial Purchase: |  |
| Purchase Price: |  |
| Current Lien Against Property: | $ | Lien Holder:  |
| Is Borrower under contract to purchase?  |
| YES or NO |  |
| Amount of Earnest Money/Deposit? |  |
| Has the Earnest Money Gone Hard? |  |
| What is the Contract Close Date? |  |
| Can Close Date be Extended if Necessary? |  |
| Date of Last Sale? |  |
| Sales Price of Last Sale? |  |
| Has an Appraisal been done? |
| YES or NO |  |
| Appraised Value: | $ |
| Date of Appraisal: |  |
| MAI Appraisal? |   |
| Specifically describe the collateral for the loan:  |
|  |
| Will the Borrower consider cross collateralizing additional assets if required?  |
|  |
| Will the Borrower consider a joint venture, or small equity partnership with lender if necessary? |
|  |
| How many months will it take to complete the project? |
|  |
| Number of Units |
|  |  |

|  |
| --- |
| **Use of Funds (Specifically describe how the total funds loaned will be spent): Use of Proceeds** |
|  |

|  |
| --- |
| **Borrower Information** |
| **Borrower 1** | **Borrower 2** |
| Name |  | Name |  |
| Company Name |  | Company Name |  |
| Occupation |  | Occupation |  |
| Adjusted Gross Income 2012 |  | Adjusted Gross Income 2012 |  |
| Adjusted Gross Income 2013 |  | Adjusted Gross Income 2013 |  |
| Adjusted Gross Income 2014 |  | Adjusted Gross Income 2014 |  |
| Total Assets |  | Total Assets |  |
| Liquidity |  | Liquidity |  |
| Real Estate Holdings |  | Real Estate Holdings |  |
| Other Assets |  | Other Assets |  |
| Total Assets |  | Total Assets |  |
| Total liability |  | Total liability |  |
| Net Worth |  | Net Worth |  |
| Credit Score |  | Credit Score |  |
| Address |  | Address |  |
| Phone |  | Phone |  |
| Email |  | Email |  |
| **Borrower 3** | **Borrower 4** |
| Name |  | Name |  |
| Company Name |  | Company Name |  |
| Occupation |  | Occupation |  |
| Adjusted Gross Income 2012 |  | Adjusted Gross Income 2012 |  |
| Adjusted Gross Income 2013 |  | Adjusted Gross Income 2013 |  |
| Adjusted Gross Income 2014 |  | Adjusted Gross Income 2014 |  |
| Total Assets |  | Total Assets |  |
| Liquidity |  | Liquidity |  |
| Real Estate Holdings |  | Real Estate Holdings |  |
| Other Assets |  | Other Assets |  |
| Total Assets |  | Total Assets |  |
| Total liability |  | Total liability |  |
| Net Worth |  | Net Worth |  |
| Credit Score |  | Credit Score |  |