**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) | |  | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 |  |