



## **Commercial 3 EZ STEPS**

We are here to serve and to make this process work for you. By analyzing the property parameters (i.e., lease income, tenant mix, lease terms, age, location, history, condition) and the client/borrower, we can determine a lending solution that meets the unique needs of every transaction.

***Loan decisions generally occur 30-45 days from receipt of the Letter of Interest (LOI) and acceptance of the package.***

**1**

Obtain a formal LOI, sign and submit all missing documents.

**2**

Upon review of all documents received and accepted, the 3<sup>rd</sup> party reports will be ordered. Please submit any remaining documents.

**3**

Generally upon receipt of the 3<sup>rd</sup> party reports the appraisal review department will perform a review for accuracy, completeness and soundness. Any challenges with these reports will need to be addressed immediately. These reports will then be submitted to the underwriter for final review and a lending decision will be made.

\*\*\* Please note this process can be cumbersome, tedious, and at times frustrating as it is the nature of lending right now with all the regulations. The process can be relatively smooth if everyone works together, documents requested are presented timely, and issues that may arise are addressed timely.

***We encourage you to submit all conditions **as soon as possible** to ensure the speediest turnaround. Count on us to do all we can to make this a great experience!***