



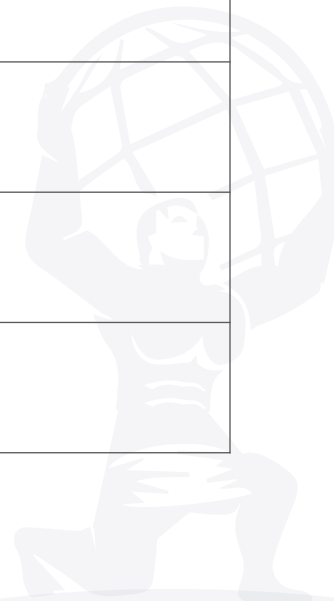
## Lender Q's:

What type of loans do you focus on?	
How long have you been with your company and in the financing industry?	
What is it that makes you unique from other lenders?	
Have you or your bank done a deal for my property type before?	
What type of financing do you think works best for my deal?	



## Leverage:

What type of leverage are you seeing in my market for this asset class?	
What is the best and worst case in terms of leverage for my deal?	
What factors are considered into determining the leverage I can achieve?	
Is it possible to achieve a higher leverage if I change any of the factors you mentioned?	
What would cause the loan amount to change after I have signed the loan application?	





## Term & Amortization:

What terms are available?	
What happens at the end of the term?	
How does the term affect my rate?	
What amortizations options are available?	



## Interest Rate & IO:

What type of rates are you seeing in my market for this asset class?	
What is the best and worst case in terms of rate for my deal?	
How does your bank price loans?	
How does a fixed vs. a variable rate affect my initial rate?	
Is interest only an option? If so, how many years are achievable?	
How does the # of years I receive IO affect my initial rate?	
Is rate locking on day 1 an option?	
What would cause the loan amount to change after I have signed the loan application?	





## Fees:

What fees are involved in the transaction?	
When is each fee due?	
Is the origination fee due if for some reason the loan doesn't close?	
How much do the 3rd party reports cost and what does each entail?	
When do I pay the 3rd party reports?	
What type of pre-payments options are available?	



## Time Frame:

What is your typical closing time frame?	
How long do the 3rd party reports take?	
What can I do on the front end to be proactive and help make the process more efficient?	
What are all the documents you need from me and when should I provide them to you?	



## Closing:

What title policy will you use?	
Do I need to be there for closing?	
What can I do to be proactive and make sure closing goes smoothly?	
How will I make the down payment?	

