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Commercial Mortgages 101: Everything You Need to Know to Create a Winning Loan Request Package

Michael Reinhard

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With real estate prices at their lowest in years and the economy poised for a rebound, it's an opportune time to invest in commercial real estate. But credit and financing issues can still pose challenges that prospective borrowers must overcome in order to get the money and mortgage terms they need. "Commercial Mortgages 101" is a step-by-step guide for both real estate investors and mortgage brokers, offering insight, practical tools and a thorough overview of commercial mortgage underwriting and credit analysis. Readers will learn how to: think and speak like a commercial real estate lender; quickly size and under write a basic commercial real estate loan; prepare a personal cash flow statement and calculate true net worth and liquidity; read and interpret a lender's preliminary loan proposal; create a Schedule of Real Estate Owned; prepare a persuasive and professional loan request package; choose the right form of ownership (including LP, LLC, Co-tenancy and others); and more. Both thorough and timely, "Commercial Mortgages 101" reveals what readers need to ensure their loans are approved.

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