

COMMERCIAL 101

This basic introduction to Commercial lending is aimed at the Loan officer with six months to one year of conventional experience. Students will gain insight into the Commercial arena and be able to put together a Commercial loan file for processing.

TOPICS:

- **What constitutes a Commercial Loan**
 - Small-to-mid-sized commercial projects
 - Mid-to-Large sized projects
 - Multi-million dollar projects
 - Hard to finance projects
 - Venture Capital
 - SBA
 - Economic Injury Disaster Loan Program (EIDL)
 - **Understanding the Appraisal**
 - Understanding the approach used
 - Age evaluation
 - Highest and best use analysis
 - **Documents Needed**
 - **The Right Steps to Take**
 - Evaluating the deal
 - How to calculate DSCR
 - Recourse vs. Non-recourse
 - Loan presentation
 - Expense Statement
 - Rent roll/income
 - **Follow-up after Closing**
 - **Participants Involved**
 - **Recognizing Useable Income**
 - Sole proprietorship
 - Corporate Partnerships
 - **SBA Loans**
 - What is an SBA loan
 - What can an SBA loan be used for
 - **Terminology**
 - **Discus loans brought in**

Footprints International d/b/a The Mortgage Institute

“A training company designed with you in mind.”

18008 Wolf Rd. Ste. 145

Orland Park, IL. 60462

Office 708-743-2929 Fax 708-478-0943