

Paul E Stansen, APC

Realtor-Broker ▪ 35+ Years Real Estate Expertise ▪ Attorney

2022 - 2023

IS NOW THE RIGHT TIME TO REFINANCE?

The uncertainty of the past two years has been challenging.

Revenues were down in 2020 and are still recovering into 2022. Now there is persistent inflation. What next?! We understand what you have endured and how a refinance can improve your cash flow & cash-on-cash return.

Interest rates, while historically low, **are on the rise**.
Thinking of refinancing due to loan reset or maturity?
If not now, then when?

Having worked through several refinances, we understand what you have endured. Now, inflation is projected by economists to last well into 2023. What does this mean to you particularly if existing business debt is subject to interest rate reset or maturity?

UPLOAD DOCS – EASY AS 1-2-3

HERE: <https://stansen.com/loan-upload/>
Secure Server – Everything is Encrypted

1

I need to understand your financial situation and business ► **please upload:**

- Promissory Note/s – for ALL LOANS (regardless of whether subject to reset or maturity)
- Mortgage Statement/s – Most recent for ALL LOANS w/Lender contact info
- 2019+2020+2021 Complete (**FEDERAL**) Tax Returns, all schedules, for Business Entity
- 2019+2020+2021 + **YTD 2022** – Profit & Loss Statements & Balance Sheets
- Liquidity Statement demonstrating 10% of loan request + supporting bank statements

2

At NO initial cost to you, your information / documentation will be reviewed resulting in our written findings, thoughts, & strategies. If everything looks good to proceed, I will present you with an exclusive representation agreement for DocuSign - electronic signature.

Then, we will gather additional needed documentation **see below** to create a presentation to several lender prospects to solicit / negotiate the best possible competitive rates and terms.

3

Tell me more about the owners whose ownership interest exceeds 20%+ ► **please upload:**

- PFS – Personal Financial Statement – PFS SBA Form 413
- Schedule of Liabilities SBA Form 2202 – Notes, Mortgages, Accounts Payable
- Schedule of Real Estate Owned
- Professional Resume – Tell the Lender why you are a great borrower candidate
- Global Table of Mortgages w/interest rate, maturity
- Commercial Real Estate Loan APPLICATION
- Any recent APPRAISAL (dated within last 4-7 years)

***HOTEL OWNERS – please upload:**

- STR REPORT (most recent, if not an independent)
- ADR Report (Average Daily Rate per Room)
- Occupancy Report
- Franchise Agreement (if applicable)
- Construction Bid Estimate if Renovations are to be paid from loan proceeds

OUR AIM IS TO HELP YOU MAKE INFORMED DECISIONS!

If your property is currently listed for sale this is not intended as a solicitation. We do not solicit the offerings of other brokers.

1187 Coast Village Road # 1-701, **Montecito**, CA 93108 ▪ 26500 Agoura Road # 545, **Calabasas**, California 91302

Office **888-529-6632** | Fax 818-332-4238 - www.STANSEN.com ▪ **PESAPC @ STANSEN.COM**

Attorney CO 13821 ▪ SBC# CA 165037 - **Broker** DRE# CA 00923138 ▪ CO 100078181