

Paul E Stansen, APC

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

2023 - 2024

IS NOW THE RIGHT TIME TO REFINANCE?

The volatility of the marketplace from 2020 and, now going into 2023, has been challenging. Revenues were down in 2020/2021 and bettered in 2022, but persistent inflation has gripped us in 2023. What next?! We understand what you have endured and how a refinance can improve your cash flow & cash-on-cash return.

Interest rates have been on the rise.

Thinking of refinancing due to loan reset or maturity?

Get an early start on the task .. let's explore your best options!

Having worked through several refinances, we understand what you have endured. We also know what you need and how to go about financing your investment property particularly if your mortgage 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

Provide Docs

I need to understand fundamentals of 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 + **2022 if filed**.
- 2019+2020+2021+FYE 2022 + YTD 2023 – Profit & Loss Statements & Balance Sheets.
- Liquidity Statement demonstrating 10% of loan request + supporting 12-months bank statements.

2

Assessment

At NO initial cost to you, I will **confidentially review** your information / documentation **resulting in written findings, thoughts, & strategies**. If everything looks good to proceed, I will present you with an agreement that engages me to exclusively represent your need for financing.

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 ("Term Sheet").

3

Submittal,
Owner Data
+ Property

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

- PFS – Personal Financial Statement – (consider using PFS SBA Form 413).
- Schedule of Liabilities SBA Form 2202 – Notes, Mortgages, Accounts Payable.
- Schedule of Real Estate Owned.
- Professional Resume - Tell the Lender about your property & why you are a great borrower candidate.
- Global Table of Mortgages with interest rates, monthly payments, loan 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.

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