

How to Secure Financing for Owner Occupied Real Estate in Today's Tight Lending Environment



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Intro

- Overview of the current state of the middle market financing environment

When you have a client that is looking or has secured a purchase of a building

- Identify Financing Need
- Current Pitfalls in today's market
- Overcoming obstacles through planning and products

Efforts to help win the deal

- Identify Potential Partners and how to evaluate
- SBA 504 Financing
- SBA 7A financing for equipment outside of the 504
- Traditional avenues available for “right credit”

Extracting the best terms from commercial banking

- Lack of Personal Guarantee's – good luck but if it fits the model
- Pricing what is market and what to ask for
- Amortization of Loans
- Out of pocket expenses important