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## COMMERCIAL REAL ESTATE LOAN SHEET

Please fill out COMPLETELY. Then return by fax or email

Originator Name: \_\_\_\_\_ E-Mail: \_\_\_\_\_  
 Broker Co. Name: SMART FINANCE OPTIONS, INC Phone: 512-807-8159  
 Address: 201 W. Stassney \_\_\_\_\_ City: Austin \_\_\_\_\_ State: TX Zip: 78745

Ref.	Our Questions for <b>OWNER-OCCUPIED/OPERATED</b> Transactions:	Your Answers
1.	<b>IF PURCHASE</b> - Purchase Price	
2.	<b>If Purchase</b> - Targeted Closing Date	
3.	<b>IF REFINANCE</b> - Purchase Price when Bought by BORROWER	
4.	<b>If Refinance</b> - Purchase Date for this BORROWER	
5.	<b>If Refinance</b> - Approximate Current Value	
6.	<b>If Refinance</b> - Total Amount of ALL Current Liens on Subject Property	
7.	<b>Property TYPE</b> - Office; Warehouse; Strip Center; Industrial; SFR Conversion; Mixed-Use (comm./retail with apts.above); School; Day-Care; Auto.Service; Assisted Living; Funeral Home; Retail Store; Salon; Spa; Laundromat; Dry-Cleaner; Self-Storage; Metal Building; Golf Club; Bowling Alley; Restaurant.	
8.	Property Location (City and State)	
9.	Loan Amount Requested ( <b>75%-90% LTV for Purchase OR 55%-65% for REFI</b> )	
10.	<b>Nature of Business</b> Using the Property (Owner of Property Controls Business)	
11.	Gross <b>Company Revenue</b> (Owner Occupied Tenant) as Reported on 2009 Taxes	
12.	Net <b>Company Profit</b> (Owner Occupied Tenant) as Reported on 2009 Tax Return	
13.	<b>Experian (only) FICO</b> of ALL Guarantors ( <b>660 Minimum/720 for Construction</b> )	

Ref.	Our Questions for <b>NON-OWNER-OCCUPIED</b> Transactions:	Your Answers
1.	<b>IF PURCHASE</b> - Purchase Price	
2.	<b>If Purchase</b> - Targeted Closing Date	
3.	<b>IF REFINANCE</b> - Purchase Price when Bought by BORROWER	
4.	<b>If Refinance</b> - Purchase Date for this BORROWER	
5.	<b>If Refinance</b> - Approximate Current Value	
6.	<b>If Refinance</b> - Total Amount of ALL Current Liens on Subject Property	
7.	<b>Property TYPE</b> - Office; Warehouse; Strip Center; Industrial; SFR Conversion; Mixed-Use (comm./retail with apts.above); School; Day-Care; Auto.Service; Assisted Living; Funeral Home; Retail Store; Salon; Spa; Laundromat; Dry-Cleaner; Metal Building; Golf Club; Bowling Alley; Restaurant.	
8.	Property Location (City and <b>State</b> ) <b>NOT in AL,AR,AZ,CA,FL,GA,IN,LA,MI,MS,NV,OH</b>	
9.	Loan Amount Requested ( <b>65% for Multi-Use -or- 55%-60% for Special-Use</b> )	
10.	<b>Nature of Business</b> of Primary Tenant - <b>IF one Tenant Occupies OVER 45% of Space</b>	
11.	Gross Annual Rents as Collected in 2009 (and verified on 2009 Tax Return)	
12.	Owner-Paid <b>OPERATING Expenses</b> for 2009 (do NOT include depreciation/interest)	
13.	<b>Experian (only) FICO</b> of ALL Guarantors ( <b>660 Minimum/720 for Construction</b> )	

Ref.	Our "Add-On" Questions for <b>CONSTRUCTION/REHAB. Projects</b>	Your Answers
1.	Original Cost of Land or Property when Purchased by Borrower	
2.	Actual Costs of Capital Improvements made (and paid) since Purchase	
3.	Estimated Costs of Pending Improvements (and unpaid Improvements)	