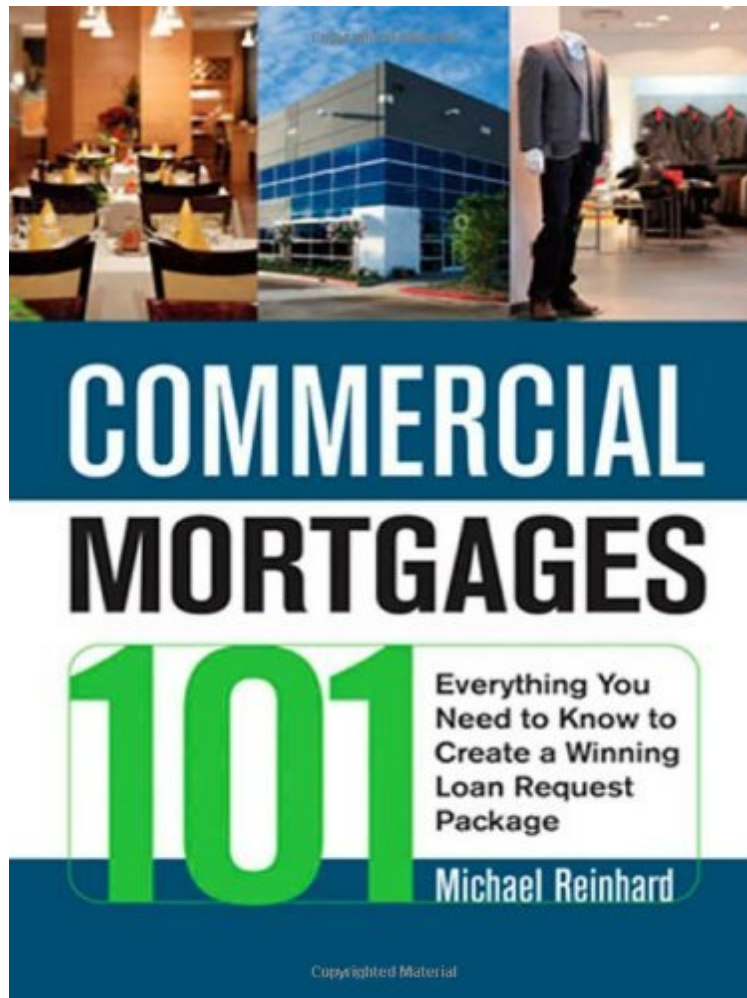


[E-BOOK] Commercial Mortgages 101: Everything You Need to Know to Create a Winning Loan Request Package (UK Professional Business Management / Business)

Commercial Mortgages 101: Everything You Need to Know to Create a Winning Loan Request Package (UK Professional Business Management / Business)

Michael Reinhard

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Michael Reinhard : Commercial Mortgages 101: Everything You Need to Know to Create a Winning Loan Request Package (UK Professional Business Management / Business) before purchasing it in order to gauge whether or not it would be worth my time, and all praised Commercial Mortgages 101: Everything You Need to Know to Create a Winning Loan Request Package (UK Professional Business Management / Business):

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lender. Oh, so different! This book unveils the "arcane mysteries" of commercial investing. Sounds silly, I know...but from the perspective of the single family world, this is a whole different universe. If you also need to make the leap from residential to commercial, make this book a priority read. 3 of 3 people found the following review helpful. Totally Delivers! By 1991 I've done a number of small R.E. Developments. As I spoke to my banker about my next I admitted I didn't understand everything from the Banker's perspective. He looked me right in the eye and said there is no excuse for that with all the potential you have you can't justify not knowing what I'm looking for. So I looked through a score of potential books. I ordered 3 and this one totally delivered! Unfortunately I left it at coffee shop and may have to order a second, but it's that good! The perfect book to provide an intelligent Million dollar loan request. 0 of 0 people found the following review helpful. Good book for beginners! By Bear Elizabeth Just as a college class is titled 101, this book would fall under the same concept. Great for people trying to learn from the ground up.

With real estate prices at their lowest in years and the economy poised for a rebound, it's an opportune time to invest in commercial real estate. But credit and financing issues can still pose challenges that prospective borrowers must overcome in order to get the money and mortgage terms they need. Commercial Mortgages 101 is a step-by-step guide for both real estate investors and mortgage brokers, offering insight, practical tools and a thorough overview of commercial mortgage underwriting and credit analysis. Readers will learn how to: Think and speak like a commercial real estate lender - Quickly size and underwrite a basic commercial real estate loan - Prepare a personal cash flow statement and calculate true net worth and liquidity - Read and interpret a lender's preliminary loan proposal - Create a Schedule of Real Estate Owned - Prepare a persuasive and professional loan request package - Choose the right form of ownership (including LP, LLC, Co-tenancy and others) - And more Both thorough and timely, Commercial Mortgages 101 reveals what readers need to ensure their loans are approved.

"a useful tool for the business person looking to get into the commercial real estate space while prices are cheap" -- Houston Business Journal From the Back Cover Whether you're a residential mortgage broker looking to break into the commercial mortgage brokerage business or a beginner real estate investor looking to transition from small residential properties to large commercial investment properties, learning how to think and speak like a commercial real estate lender will put you on an even playing field with the professionals. Commercial Mortgages 101 takes you step-by-step through the entire process of applying for a commercial real estate loan and putting together a professional loan request package. Clarifying common industry terms such as "debt-service-coverage-ratio" and "balloon payment" and including a sample Real Estate Owned (REO) Schedule, this easy-to-follow beginner's guide touches on all key aspects of what can all too often be a mystifying and confusing process. You'll learn how to: • Correctly apply and use a variety of commercial mortgage terms and phrases. • Read and interpret a lender's preliminary loan proposal. • Quickly size and underwrite a basic commercial real estate loan. • Prepare a persuasive and professional looking loan request package. • Identify the different types of non-income and income-producing commercial properties. • Prepare a personal cash flow statement and calculate your true net worth and liquidity. • Create and use the all-important Real Estate Owned (REO) Schedule. • Choose the right form of ownership, (including LP, LLC, co-tenancy and others). There's never been a more opportune time to get involved in commercial real estate. Commercial Mortgages 101 gives you all the tools and information you need to put your best foot forward, secure the most favorable terms, and navigate the process like a pro. Michael Reinhard is an independent commercial mortgage banker for Texas Commercial Mortgage, which specializes in commercial real estate lending across the country. He has originated and underwritten over \$300 million in commercial real estate loans since 1995 covering apartment buildings, retail centers, office buildings, industrial warehouses, and more. About the Author MICHAEL REINHARD (Houston, TX) is an independent mortgage banker for Texas Commercial Mortgage. He has originated and underwritten over \$300 million in commercial loans since 1995 covering apartments, retail centers, office buildings, industrial warehouses, and more.