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credit analysis,
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to think and speak like
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estate lenders; quickly
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estate loans; prepare
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statements; read and
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proposals'; create a Schedule of Real Estate Owned; prepare a persuasive and professional loan request package; and much more.

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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

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INTRODUCTION

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Mortgages 101 is the culmination of fifteen years' experience in commercial real estate lending and credit analysis that began at the conclusion of the savings and loan crisis of the late 1980s and early

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1990s. Toward the end of the savings and loan crisis that dominated the headlines for nearly a decade, commercial real estate lending was virtually nonexistent.

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Mortgages 101" is a step-by-step guide for both real estate i 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.

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Mortgages rather than Private Money Loans.

1. When Time is not a factor (although you can still close in 30 days). The

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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

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estate loan is a
mortgage secured by

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a lien on a commercial, rather than residential, property – commercial being defined as any income-producing real estate that is used ...

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can leave you on the
verge of frustration,
but don't worry — this
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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

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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.

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**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

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“balloon payment,”
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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.

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If you don't have enough money for a 20% down payment, you may have to get Private Mortgage Insurance, or PMI. This insurance

protects the lender from financial loss in the event that you default on the loan.

Mortgage Types.

Everybody has

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different mortgage needs – which is why a variety of different loan types are offered.

Mortgage 101: A Beginner's Guide to Mortgages

A commercial mortgage generally lasts from one year to a maximum of 15 years while a

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Commercial mortgage can last from one year to 25 years or even 30 years. Commercial mortgages are generally larger and more complex and more information will be required than for a residential mortgage.

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The C-Loans
Commercial Mortgage
Lender Databank is
an incredible tool.

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\$700,000 on a motel
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mortgage lenders.

Then it will give you a list of the 20 or 30 most suitable lenders.

Open a Commercial Mortgage Company on the Side

The most relevant commercial real estate lending basics offer far more than the chance to develop key professional

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offering insight,
practical tools and a
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"Yes was able to get me out of a bind with an adjustable rate mortgage I had taken on a six-family home that I had purchased for investment purposes. I also had some property taxes I needed to pay and I wanted to upgrade the apartments so I could rent them for more money.

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100s of mortgage
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loan information.

Learn about mortgage
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Information -

Mortgage 101

Commercial mortgages generally take over where business loans finish. Business loans up to £25,000 are unsecured, but for larger amounts lenders need security in order to reduce the risk to themselves. A business mortgage

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usually lasts from three to 25 years and you can usually find a 70-75% mortgage.

Commercial Mortgage Guide – MoneySuperMarket

6 Major Differences Between Commercial and Residential Mortgage Transactions Property. The

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property types of a commercial mortgage transaction are significantly different from residential. In a commercial transaction ICI, or Industrial, Commercial, Investment type properties are being dealt with. These can include: Apartment buildings

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