To make your experience much easier and streamlined, we will go through some proper protocol and instructions to submit business.

COMMERCIAL REAL ESTATE LOANS:

[DirectLink Capital Commercial Loans Youngstown Ohio | COMMERCIAL REAL ESTATE LOANS](https://www.directlinkcapital.com/commercial-real-estate-loans)

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| --- | --- | --- |
|  |  | **DirectLink Capital Commercial Loans You...** |

**Submit the following INITIAL documents:**

**DLCC IS THE LENDING ORIGINATOR**

1. Signed and filled out NDA (on website at above link)

2, Signed and filled out Fee Agreement. -  (Standard 2% or 4%)

3. Executive Summary - Give business description and brief background, years in business, key employees, amount and purpose of project. A full business plan is also acceptable as long as beginning includes this information. Most developers have a professional package plan.

4. Sources and Uses Statement - This is a spreadsheet that has the Total project amount needed, the sources of funds (this should include amount needed PLUS what money they have in the project) and somewhat detailed breakdown of what the money will be used for (acquisition, refinance, new construction, build out, refinance with cash back)

**ONCE THIS IS RECEIVED please SUBMIT TO**[**directlinkcapital@yahoo.com**](http://directlinkcapital@yahoo.com/)**AND call Keith at (330) 502-6745**

The **NEXT STEP** is go back to the website and submit our document list to your client (on website) and an email explaining that this will be information they should expect to receive a request from the lender.

**The NEXT STEP** is that **the lender facilitator** will then be sending a list of requested documents needed. This is the initial lender list, however every lender is different.

**Your job** will be to make sure these documents are 1. Received from the client (use a checklist) and 2. Sent to BOTH the Facilitator AND cc [http://directlinkcapital@yahoo.com](http://directlinkcapital@yahoo.com/)

**NEXT STEP** Once ALL of the documents are received by DLCC and the Lender Facilitator, then **watch for follow up emails**asking for deficiencies in documentation. This may simply be a special document not included in the original list OR a previously submitted document that was improperly filled out or not readable. Most lenders require ALL documents submitted in PDF Format.

**Your job** is to follow up this email, make sure your client receives from you, call your client as well, and make sure we receive these documents in a timely fashion.

**WHAT IS A LENDER FACILITATOR?**

**The LENDER FACILITATOR** may request special documents. This may include a 1003 application (which they will supply their own document in an attachment) or another application (they will attach), articles of incorporation, or something that may not be on the list. Our list will be fairly complete on which most lenders will be requesting.

**DLCC uses lending facilitators** to help in the packaging and underwriting of your loan. Some larger and more difficult loans require a syndication of lenders and/or hedge fund(s). The facilitator helps arrange this syndication. Syndication helps reduce lender risk and will have a lead lender to streamline their loan. This is a process that is virtually impossible for your client to do on their own. Syndication will include banks, hedge funds, insurance companies, family offices, and Commercial Mortgage Backed Funds (CMBS). This also helps reduce the overall interest rate of a loan. DLCC has built many relationships that our facilitators have access to as well as their own list of lenders.

**Why do I need DLCC?**

The first reason is that DLCC can make the process streamlined. In many cases if a Commercial Borrower goes to a Bank, the bank will pay someone to package a loan but will be limited to the banking capacity and rules. We are independent which means that in many cases DLCC can come up with a loan blend that will be very competitive to a bank rate. Many loans cannot be completed by banks or may require a larger down payment. DLCC can arrange the best possible deal WITHOUT having to shop your loan through the internet like most brokers.

Sometimes a client may require some equity in a project. If this is the case, DLCC has several ways to arrange the equity. This may happen through our facilitators to find them a joint equity partner to help share in the project. Equity raises or JV partners are needed with larger developers.

DLCC also has private hedge funds for larger deals (over $100 Million). One group will be taking on major developers in the near future at a minimum of $ 10 Million fairly soon. They are looking for a more mutually exclusive arrangement for future business moving forward. These hedge funds are capable of handling most or sometimes the entire project with established clients. DLCC DOES NOT CHARGE UPFRONT FEES!

DLCC EQUITY RAISE THROUGH PPM

(This process is independent and used if we do not have a fit above)

Another way that we can arrange equity is through a Private Placement (PP). Since PP cost money for the documentation, this is our last resort and will contact you if this is the route we suggest if our facilitators cannot find a fit. Your clients may have their own JV partners who will throw in the extra equity so ask if this is possible FIRST! We use the largest company in handling PPM documentation and website offerings. Our process is less expensive than traditional legal PP Offerings

This process is NOT crowd funding. It is known as a Regulation D 506. New laws now allow a Private Placement to be offered to a group of Accredited Investors (high net worth individuals and institutions) through the internet.

DLCC provides the following (through networks):

1. PPM Document preparation (about 150 page document with proper disclosures)
2. PPM internet portal inviting accredited investors to invest in their project
3. Legal Review of their document. DLCC has experienced retired attorneys who review the documents for correct verbiage.
4. Pre-Arranged institutional and accredited investor network.

The cost for this service (mostly for document prep and review is about 15,000 to 16,000). We have a sample on our equity page.

<https://www.directlinkcapital.com/businessloans> PW is: broker