



COMMERCIAL LOANS

7 questions to ask your bank.

1. What financing structures are available?

To align the loan with your property type and investment strategy.

2. How much equity is required?

To understand your cash contribution and risk exposure.

3. What loan terms and amortization options do you offer?

To structure payments around projected income and occupancy.

4. What financial documents are needed?

To prepare in advance and streamline approval.

5. How is the property value determined?

To understand how appraisal impacts loan size.

6. Are there prepayment penalties?

To maintain flexibility if you refinance or sell early.

7. How will this loan impact my cash flow?

To ensure the investment supports overall business health.