



PCC FUNDING

A division of PCC Capital Investments, LLC

(202) 827-5735 Fax (240) 363-0062

email: info@pccfunding.com

Thank you for your funding inquiry.

Please read this first. It will give you a better idea of what we will and will not do after we analyze your deal. This will help save you time if we do not have the resources that meet your specific needs.

Starter Rules of The Road

1. We do NOT fund 100% of ANYTHING. Those days went out with the 2008 mortgage crisis. Our lenders have learned their lesson (well, *most* have). If you are doing a deal, you will need to have some of your own “skin in the game”. No cash usually means, from the lender/investors’ perspective, that you can too easily walk away and leave them hanging. So please, save yourself time and effort, and make sure there is at least some cash in the deal—usually 10% is a good start, but more frequently 20-25% of the applicant’s cash is needed to get the money rolling. Equity in a to-be-acquired property usually does not count for lending purposes.
2. You will need to have a specific property(ies) in mind for which you will need funding. Whether our funding is debt, equity, or some hybrid, the underlying asset is one of the most important aspects of the deal. If you do not yet have a deal that you wish to be considered, please **SAVE THIS** until you have either a contract or have locked up a property.
3. Our deal sizes must be of a size that makes it worth our while. A deal under 75k is NOT one we will consider unless there are extraordinary spreads in the numbers which will equal a minimum of 50K. Our deal preference is in the 300k to \$51,000,000 or above.
4. If a deal makes sense to our providers, be prepared to have a complete executive summary of the deal in question. A Deal Profile is part of this package for you to use.

5. Once we have review your deal and your profile, additional forms will be required to gather information which will be needed from you. We use the FNMA 1003 Loan Application Form to gather the information. If you are looking to secure more than one property, we suggest you complete everything EXCEPT the property information. This way you will be able to use this for multiple applications.
6. Blanket Mortgages of several properties are possible. However, each property must stand alone for scrutiny. The only exception may be personal assets of the borrower pledged to add security to the lender or equity investor. If that is the case, it may be possible to provide a credit line against those assets which will give you the operating capital needed.
7. Because EVERY deal is different, we do not provide quotes or terms and conditions until we have at a minimum the documentation required below. Each is evaluated on a case by case basis, which includes the collateral offered, the borrower/investor's experience and history, and the financial projections being based on realistic budget items and ARV projections.
8. Because of the extremely high number of inquiries and limited time to work on fundable deals, we prefer that all contact be done via email at first. The best email to use for submissions is info@pccfunding.com.
9. Our portfolio and partner interests are described on our website, www.pccfunding.com
10. Fees. We do not charge upfront fees for the initial evaluation. However, some of our portfolio partners WILL require the borrower to cover the costs of things like Appraisals, property inspections and the normal due-diligence costs associated with processing a transaction. You will be notified before you commit to moving forward. Once paid, these fees will not be refundable. As each portfolio partner has differing requirements these fees may or may not be incurred or may be wrapped into the funding at closing/escrow. This is strictly up to the partner.

Thank you for understanding. If your scenario is at the point of funding submission, please complete the documents in this initial information package.



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LOAN PROFILE

Project Name: _____

Project Address: _____

Project Description: _____

Gross Loan Amount: _____ Property Value: _____

Minimum Net Loan Amount Required: _____

___ Refinance Cash-Out Acquisition Construction Other/Specify: _____

Date Purchased: _____ Purchase Price: _____

Cost Of
Improvements: _____

Terms Requested: _____

Existing First Mortgage: _____ Date Due: _____

Existing Second Mortgage: _____ Date Due: _____

Delinquent Taxes: _____

Purchase Price: _____ Down Payment: _____

Borrowing Entity: _____

___ Individual Partnership ___ Corporation ___ LLC ___ Other/Specify: _____

Address _____

Assets: _____ Liabilities: _____ Net Worth: _____

Total Project Completion Value: _____

LTV. of Completed Value: _____

The AS IS Value: _____ LTV. AS IS:

Loan To Cost: _____ Total Cost of the Project:

Amount of Dollars the Borrower is going to bring into the Project: _____

Amount of Dollars the Borrower Has into the Project at this Time: _____

Personal Guarantor

Name: _____

Address: _____

City: _____

Phone #: _____

Fax #: _____

Email address:

Assets: _____ Liabilities: _____ Net Worth: _____

Gross Income: _____ Cash On Hand: _____

Property Information

Annual Gross Income: _____ Annual Expenses: _____

Net Operating Income: _____

Use Of Proceeds

1) _____ \$ _____

2) _____ \$ _____

3) _____ \$ _____

4) _____ \$ _____

5) _____ \$ _____

6) _____ \$ _____

Under penalty of perjury, I acknowledge that the information above is complete and true, and reflects our intention to procure funding after positive evaluation of my deal is complete.

Signature: _____ Date: _____



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The items listed below are required by our partners to process your loan with PCC Funding (PCCF). Please complete the forms within this package and provide the documentation listed below. We are readily available should you have any questions.

1. Commercial Loan Submission (form provided by PCCF)
2. Overview/ Detailed Executive Summary (if available)
3. Personal Financial Statement for all owners/principles (must complete form provided by PCCF)
4. Resume for all owners/principles
5. Sources and uses of funds (must complete form provided by PCCF)
6. Property Valuation (prior appraisal, BPO, etc)
7. Business Financials for all Properties/Business Entities (If business is a start-up, show personal)
 - a. Current Annual Operating statement
 - b. 3 years balance sheet
 - c. 3 years income and expense statement
 - d. Complete rent roll/ leases for investment properties
 - e. Pro-Forma cash flow and budget requirements for non- stabilized properties
8. For purchase, copy of purchase agreement if applicable
9. For debt refinancing/note purchase, copy of current mortgage statement and copy of note
10. Copies of ground lease if leasehold if applicable
11. Entity formation documentation (Corporations, LLC's, Partnerships, Trusts, etc.)

Please scan and return completed documents electronically to:

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