



PROJECT SUMMARY QUESTIONNAIRE: COMMERCIAL REAL ESTATE PROJECTS

It is our goal to offer you a quick, fully transparent and professional experience and provide you with the most efficient service to fund your project.

Project Information:

What is the scope of the project?
Are you trying to build, buy, or expand xyz (i.e.)?
Project description?
What amount of funding is being requested? Is the request for all debt or a combination of debt/equity?
How much of your own funds have been invested into the project(s).
Amount you have toward down payment & project cost?
Is this proposal currently open and are there any open fee agreements with any party?
Existing debt and any requirements for pay-off on project, company or property for project?
If debt, lender's length of involvement?
Does your project qualify for any grants or tax incentives? If so, explain and what is the projected dollar value?
Are there any bank guarantees or letters of credit issued for your project/company?
The project land is owned or leased/under contract?
If owned, what is the appraised value/date of appraisal and can appraisal be supplied?
How will the debt service be handled until the facility and/or project is cash flowing?
Are there any contracts/agreements in place for units, etc. to evidence revenue?
What is the brief background of the principal borrower?
What is the credit history of the signatory? (if applicable)
What make this project unique and why are you uniquely qualified to manage this project?

LOAN REQUEST & INFORMATION

Name & Location of project:
Purpose of Loan:
Loan Term (*Desired*):
Interest Rate (*Desired*):
Interest Reserves:
Total Project Cost:
Principal Cash Contributions:
Principal - Other Collateral:
Total Soft Costs Expended to Date:
Loan Amount Requested:
Do you have an equity line of credit? Yes/No
Loan to Value Ratio:
Lender Fee and Cost:

TOTAL PROJECT COST \$

LESS: Borrower's Cash Injection \$
LESS: Seller Financing \$
LESS: Other (Specify): \$

LESS: Other (Specify): \$

ADDITIONAL COLLATERAL

Collateral or Property Type

Address

City / State / Zip Code

Value of Collateral

1st Lien Balance

2nd Lien Balance

PROJECT CONDITIONS

Is the project shovel ready construction, expansion or rehab?

What permits and approvals have been granted or need to be granted?

What additional permits and approvals are required?

Completed Value:

If not, what remains and when do you expect to have process completed?

Do you currently have appraisal. Feasibility study, environmental impact study or reports, engineering, architectural, construction plans/ budget, and other reports needed for project and property? Please list:

List zoning, permitting and entitlement reports you have on hand:

Anticipated start date of construction/anticipated construction completion date?

Percentage of project completion?

Use of funds in detail?

Exit strategy with timeline for repayment of funds:

Does your project qualify for any grants or tax incentives? If so, explain and what is the projected dollar value?

What is the status and timing of local, state or government approvals needed for project?

Is there documented government backing, bank guarantees or letters of credit issued for your project/company?

Are there any contracts/agreements, or commitments in place for units, etc. to evidence revenue for project?

Does your project have any hedging position secured to protect against downside or upside risk in your feedstock agreements or your off-take agreements?

Do you have any feedstock contracts in place? If so, list the details and value:

Are there any adverse credit issues? (if applicable)

Obstacles encountered that has prevented funding?

Critical timelines which may affect project:

Information for Existing Projects

Income and Expenses:

Gross Annual Income:

Annual Expenses:

Net Operating Income:

EBITDA:

Adjusted Gross Income 2012

Adjusted Gross Income 2013

Adjusted Gross Income 2014

Total Assets

Liquidity

Real Estate Holdings

Net Worth

SS Number (if applicable)

Credit Score (if applicable)

Principal's Information:

Principal's Full Name		Title:	
Company Name			
Principal's Address		State	Zip
Cell Phone		Work Phone	
Email		Work Fax	
Information on Each Applicant with 20% or more ownership in project or business for project: Principal (2) Principal's Name: Title: Street Address City / State / Zip Code Phone: Fax: Email:			

Initial Submission Checklist:

- **NDA & Project summary questionnaire (Provided)**
- **Business Plan or Executive Summary with actual or proforma income statements 3 -5 years**
- **Balance Sheet/Financial Statement/Cash Flow/P & L with YTD less than 90 days old (if applicable)**
- **Copy of Appraisal or other valuation (if available)**
- **Expanded Resumes of all principals**
- **Line Item Detailed Use of Funds for short-term and long-term projections**
- **Exit strategy**
- **Financial statement-Personal/Corporate**

Documents for Underwriting:

- Evidence of cash spent to date on project
- Copies of Permits applied for and/or secured (if applicable)
- Area Economic Profile/Feasibility Studies
- Environmental Study (if applicable)
- Copy of Purchase Agreement (if purchase of land/building applies)
- Copies of any contracts that evidence revenues (if applicable)
- Information of Construction Firm and Project Plan
- Construction budget breakdown
- Copy of Purchase Agreement (if purchase of land/building applies)
- EXIT STRATEGY (EXPLAIN IN DETAIL) with timeline for repayment of funds.
- Pictures of property to be purchased if existing (inside and outside)
- Copy of most recent mortgage statement if refinance (to obtain payoff and interest rate on current loan)
- Copy of loan/purchase closing statements (if refinance)

DUE DILIGENCE AND COST

Due to standard policies and procedures, due diligence (not inclusive of business evaluation/ project need and site inspection) is always conducted and is an inherent necessary advance cost to be borne by you the borrower/applicant. Too often we see proposed transactions not proceed because the client does not have the capacity to pay the necessary cost. Funding requires professional third party reports to determine project viability, mitigate risk and determine likelihood of

project success but this first step is not and cannot be free. You cannot successfully acquire capital with empty pockets. We provide written expression of interest with general terms and conditions before any cost are due and payable.

NEPCO, INC RON COLEMAN, President	770-572-7765 –Ofc 770-807-0346 – Fax nepcoinc@att.net – email www.nepcoinc.us
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Fraud Policy

NEPCO, INC practices a zero tolerance policy relative to loan fraud and misrepresentation. We perform both pre-funding and post-funding transaction reviews and data integrity re-verifications to insure loan quality.

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