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You found the right property, now what?

Navigating around commercial lending isn't what it used to be. Lenders, federal regulations, bank policy, etc., have had to adjust and readjust commercial lending to keep up with the ever changing economy. In fact, in order to keep commercial lending moving in this recession, articulate policies and guidelines have been restructured in order for the (fewer) borrowers to purchase the property they have now found.

Credit risk is still topping the pile from a lender's prospective. Even with credit worthy buyers, there are always concerns about decreased cash flows from rental real estate, the underlying collateral for the loan. When consumers stop or slow down spending, when tenants can't pay the rent or demand rent reductions, it creates a ripple effect to the buyer of commercial real estate, thus affecting the buyer's ability to make payments on their loan.

Lenders do not have it so easy anymore, not that it ever was so simple to begin with, but with the multiple negatives working against the economy now, it is important as the borrower to know about your loan **before** you sign on the dotted line to be sure you will be able to get financing.

Regards,

Wes Hallmark, CCIM
Senior Investment Advisor

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