

Commercial Capital BanCorp

Commercial Lending Simplified!!!

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CCB Financing Process

01. All Prospective Clients are required to complete an Industry/Business Specific Targeted "Brief Executive Summary Questionnaire". It contains Specific Targeted Questions required to create the Profile of the Borrowing Entity and to evaluate the validity of the Project such as:
 - a. Introducing your Company and if an existing company, to provide with a Brief background History of Trade Activities
 - b. Introduce all the Shareholders, Corporate Officers and Management Team
 - c. Introduce your Project and the Marketplace you intent to compete
 - d. Tell us about how far you have progress and level of development Y.T.D.
 - e. Tell us about the total project cost based on turnkey basis in USD\$
 - f. Tell us about your intended Cash Participation percentage (%) towards the Total project cost in USD\$
 - g. Tell us how much is your total capital (Loan Amount) requirements in USD\$
 - h. Provide us with the required supporting documentation as requested in the "Brief Executive Summary Questionnaire"
02. Upon returning to us the 100% Completed "Brief Executive Summary Questionnaire" including all requested supporting documentation such as your Company's Consolidated Financials as per the Questionnaire, based on your response/answers, we will then create the Final list of required open items/remaining questions and supporting Documentation required to create your Complete Loan Package
03. Upon creating the Complete Package of your Loan Request, our credit Department will then conduct a risk factor analysis and a brief due diligence And if you meet all of our Lending Guidelines and Perimeters and the results Are satisfactory, we will then Conditionally Pre-Approve your Loan and we will then Issue you an Official CCB "LOI" that will outline in detail all of the Terms and Conditions of how your Loan will be Structured such as:
 - a. All of the Loan Costs including all Points & Fees
 - b. Term of the Loan (Amortization Period)
 - c. Interest Rate that will be Indexed on the 90 Day LIBOR plus the Investors Margin anywhere from 2% to 4%
04. The Official CCB "LOI" will be accompanied by a CCB Invoice which will Itemize in detail all of the initial upfront costs related with the processing of your Loan Such as:

a. Loan Processing	USD\$ 3,000.00
b. Project Validity & Evaluation Review	3,000.00
c. Credit Risk Review & Analysis	2,000.00
d. Brief Due Diligence	4,000.00
e. Loan Underwriting	2,000.00
f. Attorney's Fee for Preparation of the CCB Funding Agreement	5,000.00
g. All Other Loan Administrative Handling Fees and Miscellaneous	1,000.00
Expenses: (i.e. Long Distance Calling & Faxing, Copying, Overnight Carrier Service, Secretarial Etcetera)	
Total Sum of USD\$20,000.00	

Both, the CCB "LOI" Funding Proposal to Structure Financing and the CCB Invoice Are date Sensitive documents that carry one week deadline for which to be Reviewed, accepted, executed/signed and send back as well as to complete the Wire transfer of the loan processing fee by the deadline, otherwise they may be canceled and may not Be subject to renewal!!!

Upon receiving back the executed/signed and notarized CCB Funding agreements, The estimated time till closing/funding is between 30 to 45 days.

