



"Commercial Lending Simplified!!!"

COMMERCIAL CAPITAL BANCORP

HOW TO SUCCESFULLY APPLY FOR BUSINESS A LOAN IN THE GLOBAL MARKETPLACE

Things you must know that will dramatically improve your chances of success!!!

The Truth about Commercial and/or Business Lending:

What every Businessman and Entrepreneur must know before apply for a Loan:

Knowing how to prepare an effective Brief Executive Summary that is no more than 5 to 6 pages long that provides all the required information that all prospective lender wants to see, which is probably the single most important step that will dramatically improve your chances of success.

Keep in mind that Bankers/Lenders are very busy professionals that amongst all of their other responsibilities they may review more than 4 to 7 executive summaries and business plan every day. Therefore, they don't have the time to read a 50 pages business plan that reads like a novel or a comedy play.

Normally, the large 50 pages business plans, unless they are submitted by Donald Trump or Aristotle Onassis or another businessman of similar caliber, they get shelved. Yes, they get shelved!!!

Every Banker/Lender, though no one will admitted, they shelve them in favor of the 4 to 5 Pages Brief Executive Summaries until someday when they have time to kill and then they may look at them briefly.

All Bankers/Lenders prefer a smart Brief executive Summary that contains precisely the specific, targeted information that they need to briefly evaluate the validity of your project and if they are interested to proceed farther, they will call you and give you a list of all of the additional information and supporting documentation they will need to advance your loan request on to the next stage.

When applying for business loan, more than 70% of all prospective Borrowers Will end up with a Financial Institution that they have never dealt with before and don't know any of the loan officers and even worst, a very large number of prospective borrowers for any number of reasons, largely because of the Country where they live, find it necessary to approach Financial Institutions In another Country where they believe they may have a better chance of getting funding for their project and that makes it even more important to know how to prepare the proper "Executive Summary".

More than 80% of all of these prospective Borrowers, they will use the services of a Financial Consultant assuming that the "Consultants" know better and therefore, they will have a better chance of success since they hired the services of what they assume to be a "Knowledgeable Professional" to assist them with the preparation of their Business Plan and/or Executive Summary. The truth is that there are Financial Consultants, particularly the ones with a Commercial Bank Lending Background that they do have the knowledge and experience that can help you but unfortunately, there is a great number of these "Knowledgeable Professionals" that have never ever worked at a Commercial Lending Institution or a Large, International Bank, instead, they purchase a \$100.00 readily available software from any computer store that contains 5 to 10 templates that are designed to create generic Business Plans and/or Executive Summaries and will also create yours. Therefore, you must always follow 100% the instructions and requests of the Lender whom you engage to structure your loan and to provide them with all of the information and supporting documentation they requested from you.

Keeping in mind that every industry and business is uniquely different then the other, And that all the Bankers/Lenders want to know is the answers to specific Targeted Questions that Pertain to your specific industry/business Project such as:

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Tel: +813. 600. 3253 ▼ Fax: +813. 600. 3458 ▼ E-Mail: CCB.US@CCBanCorp.net ▼ Website: www.CCBanCorp.net

**CCB European Branch Offices
London U.K. & Piraeus Greece**



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A. Existing Company Applying for a Growth & Expansion Loan:

1. First and foremost, introduce your company:
 - a. Where and when was the Company Incorporated and type of corporation
 - b. Full Legal name and address of the Company
 - c. Telephone & Fax numbers, e-mail address and Website (if available)
 - d. Provide the names and corporate titles and percentage of ownership of Each company shareholder
 - e. Provide with a brief, 1/3 page CV/Resume of all Company Principals and Executive Management Limited only to their education, relevant work Experience and memberships & affiliations to trade organizations
 - f. Provide with a brief background/history of the company's trade activities
 - g. Provide with your Company's past three most current years of Financial Statements Prepared in an Income & Expenses Operating Statement Format
To Include:
 1. Income & Expenses Operating Statements
 2. Cashflow Statements
 3. EBITDA
 4. Balance Sheets

Financial should always be prepared by an outside Accounting Firm on their Letterhead. Furthermore, if you apply for a loan outside of your country to a European Lender, all financials Should be prepared using the Euro as the currency and if Applying to a U.S. Lender, Financials Should be prepared in U.S.D\$ (Dollar) if you Prepare them using your local currency, the Lender will have to make the currency Conversion and he will be very happy to do it...

1. What are your Capital Requirements in USD\$ or € Euro
4. Describe and Itemize in Details the use of the loan funds
(See CCB's "Brief Executive Summary Questionnaire")
5. Prepare a Three Years Projected Income & Expenses Financial Statement that will clearly Indicate how the loan will affect your business Growth & Expansion and Increase your Gross Revenues and that will also clearly indicate your ability to repay the loan.

B. Startup Company Applying for a Loan:

1. First and foremost, introduce your company:
 - a. Where and when was the Company Incorporated and type of corporation
 - b. Full Legal name and address of the Company
 - c. Telephone & Fax numbers, e-mail address and Website (if available)
 - d. Provide the names and corporate titles and percentage of ownership of each company shareholder
 - e. Provide with a brief, 1/3 page CV/Resume of all Company Principals and Executive Management Limited only to their education, relevant work Experience and memberships & affiliations to trade organizations
2. Describe your Project in Brief
3. Describe the Marketplace you intent to Compete
4. Describe your Competition and how you intent to successfully compete and to capture your Marketshare
5. Indicate if you have performed a Feasibility study
6. Indicate the level of development that you have currently progress
7. How much is the total project cost on a turnkey basis in USD\$
8. How much will be your cash participation toward the total project cost:
Indicate Cash participation in USD\$ and what Percentage (%) of the total Project Cost.
9. How much is your total loan amount request in USD\$

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10. Itemize in details the use of all funds
(See CCB's "Brief Executive Summary Questionnaire")

IMPORTANT REMINDER

You must keep in mind that we are a U.S. based Financial Institution and we speak, read and write in English. Therefore, unless all of your documents are in English, you should have all of your documents translated in English by a professional translator who has good command of the English Language and all Licenses, Permits, Contracts, Purchase Orders, Invoices and Government or Bank Guarantees must be translated and Certified by your local Authorities.

Furthermore, most all of our loans/contracts, are funded in USD\$ Dollars, therefore in all of your documents including your personal and business financials, you should convert them from your local currency into USD\$ Dollars same as with your loan request, it should also be in USD\$ Dollars.