

Commercial Capital BanCorp

Commercial Lending Simplified!!!

The Process

CCB Procedure is largely dependent upon the nature of the Financing Requirements of the Client.

After preliminary assessment of your Executive Summary Based on your Personal, Business and Project Information that you provided, if CCB is Comfortable with the Validity and Success Potential of the Project, CCB will then issue and send you a Letter of Interest briefly outlining the terms and condition how the Loan will be structured. Upon your Approval of the Terms & Conditions of the Letter of Interest, CCB will require supporting documentation to enable a complete valuation analysis of the Project and to Process the Loan.

Upon completion of the processing of your Loan request, CCB will then prepare and send you the Funding Agreement Documents setting out in detail the Terms and Conditions under which your Loan request will be Structured. CCB will then Process your Loan request through Credit Department and Underwriting and submit it to our Network of Associate, Preferred, Industry Specific Private and Institutional Wall Street Investors/Lenders that can meet your Financial Requirements to Successfully Fund your Project Regardless of Size and Geographical Location.

Upon reviewing your Loan Request and supporting documents our Investors /Lenders may request additional, updated Information and/or Documentation and will then issue a Term Sheet that will outline the final Terms and Condition of the Loan.

Upon your Acceptance of our Investor's/Lender's Terms Sheet, our Investors /Lender will then commence Due Diligence. Due Diligence may include any or all of the following third party reports:

- a. Appraisals
- b. Environmental Survey Phase 1
- c. Land Survey
- d. Structural engineering survey
- e. Title and/or UCC search
- f. Business Valuation and/or Feasibility Study
- g. Verification of Financial Statements
- h. Verification of Tax Returns

Upon completion of Due Diligence, our Investors/Lender will then issue the final Term Sheet/Commitment, that will include all Final Details and Documents Required for Closing.

Once this Document has been Accepted and any Conditions Adhered to, Legal and Security Documentation Preparation will Commence.

Upon the Satisfactory Execution of the Legal Documentation, a Closing Date is Scheduled where Funding will Occur.