



"MAGIC Questions" – Commercial Loan Price Quote Request (02/02/10)

Originator Name: _____ E-Mail: _____
Broker Co. Name: _____ Phone: _____
Address: _____ City: _____ State: _____ Zip: _____

Ref.	Our Questions for OWNER-OCCUPIED/OPERATED Transactions:	Your Answers
1.	IF PURCHASE – Purchase Price	
2.	If Purchase – Targeted Closing Date	
3.	IF REFINANCE – Purchase Price when Bought by BORROWER	
4.	If Refinance - Purchase Date for this BORROWER	
5.	If Refinance – Approximate Current Value	
6.	If Refinance – Total Amount of ALL Current Liens on Subject Property	
7.	Property TYPE – Office; Warehouse; Strip Center; Industrial; SFR Conversion; Mixed-Use (comm./retail with apts.above); School; Day-Care; Auto.Service; Assisted Living; Funeral Home; Retail Store; Salon; Spa; Laundromat; Dry-Cleaner; Self- Storage; Metal Building; Golf Club; Bowling Alley; Restaurant.	
8.	Property Location (City and State)	
9.	Loan Amount Requested (75%/90% LTV for Purchase OR 50%/65% for REFI)	
10.	Nature of Business Using the Property (Owner of Property Controls Business)	
11.	Gross Company Revenue (Owner Occupied Tenant) as Reported on 2009 Taxes	
12.	Net Company Profit (Owner Occupied Tenant) as Reported on 2009 Tax Return	
13.	Experian (only) FICO of ALL Guarantors (660 Minimum/720 for Construction)	

Ref.	Our Questions for NON-OWNER-OCCUPIED Transactions:	Your Answers
1.	IF PURCHASE – Purchase Price	
2.	If Purchase – Targeted Closing Date	
3.	IF REFINANCE – Purchase Price when Bought by BORROWER	
4.	If Refinance - Purchase Date for this BORROWER	
5.	If Refinance – Approximate Current Value	
6.	If Refinance – Total Amount of ALL Current Liens on Subject Property	
7.	Property TYPE – Office; Warehouse; Strip Center; Industrial; SFR Conversion; Mixed-Use (comm./retail with apts.above); School; Day-Care; Auto.Service; Assisted Living; Funeral Home; Retail Store; Salon; Spa; Laundromat; Dry-Cleaner; Metal Building; Golf Club; Bowling Alley; Restaurant.	
8.	Property Location (City and State) NOT in AL,AR,AZ,CA,FL,GA,IN,LA,MI,MS,NV,OH	
9.	Loan Amount Requested (65% for Multi-Use - or - 50% for Special-Purpose)	
10.	Nature of Business of Primary Tenant – IF one Tenant Occupies OVER 45% of Space	
11.	Gross Annual Rents as Collected in 2009 (and verified on 2009 Tax Return)	
12.	Owner-Paid OPERATING Expenses for 2009 (do NOT include depreciation/interest)	
13.	Experian (only) FICO of ALL Guarantors (660 Minimum/720 for Construction)	

Ref.	Our "Add-On" Questions for CONSTRUCTION/REHAB. Projects	Your Answers
1.	Original Cost of Land or Property when Purchased by Borrower	
2.	Actual Costs of Capital Improvements made (and paid) since Purchase	
3.	Estimated Costs of Pending Improvements (and unpaid Improvements)	

PLEASE fill out COMPLETELY and then e-mail to FreedomCapital@msn.com