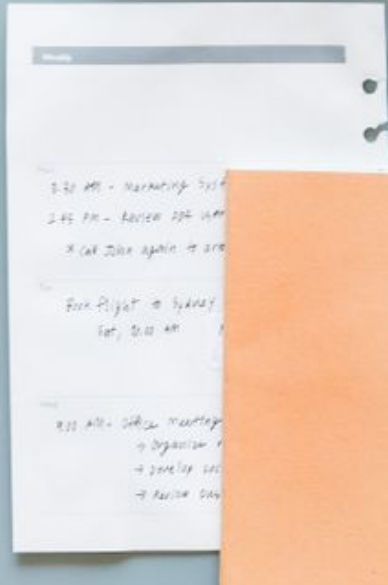


CH Capital Partners, LLC

Our Loan Process



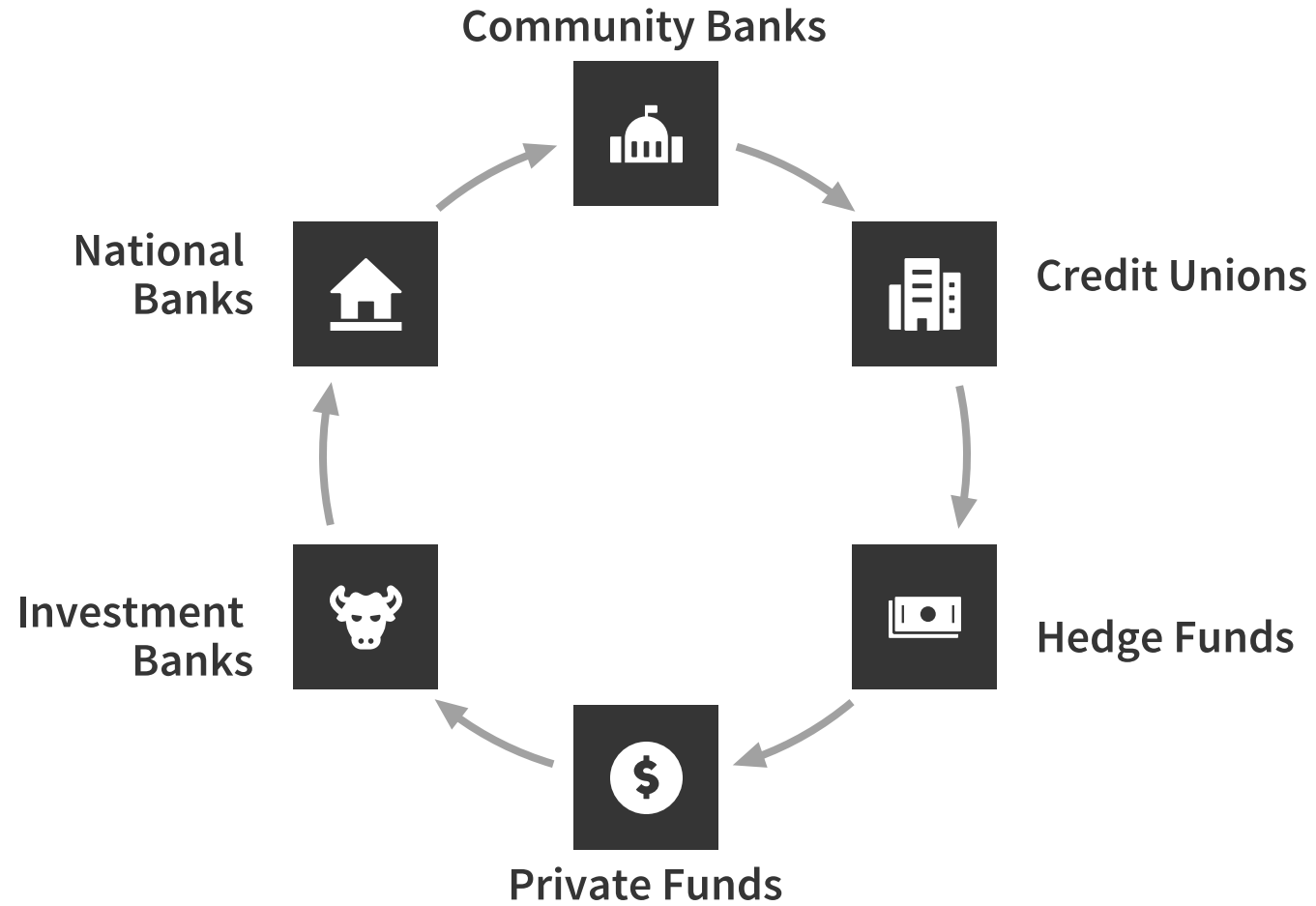
2018

Straight Talk

Changing the Conversation



Lending Sources



Fixed Loans

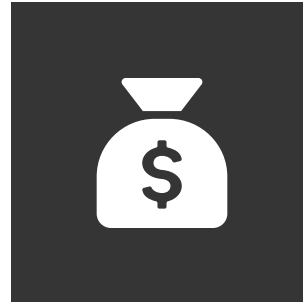
Rising Interest Environment



Conventional Loans



CMBS Loans

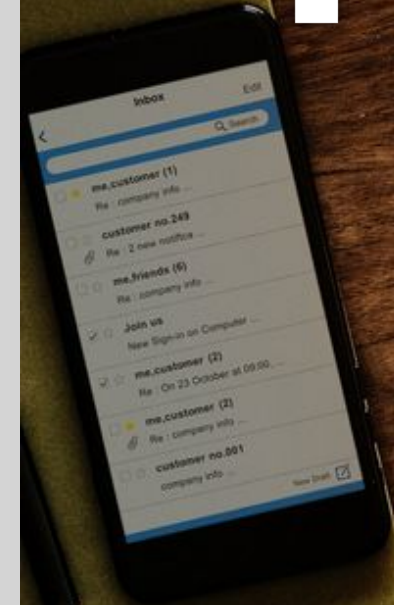
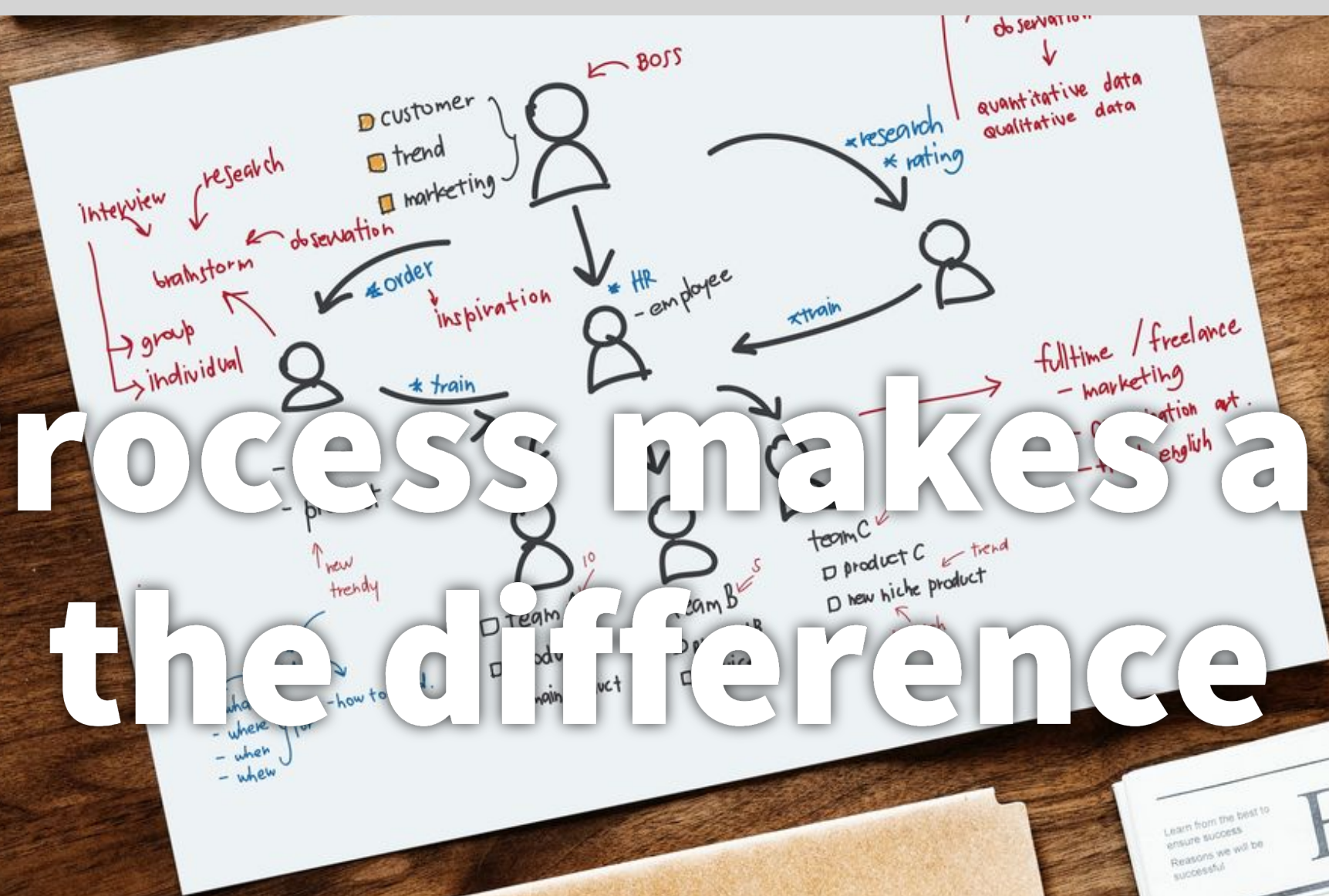


SBA Loans



USDA BI Loans

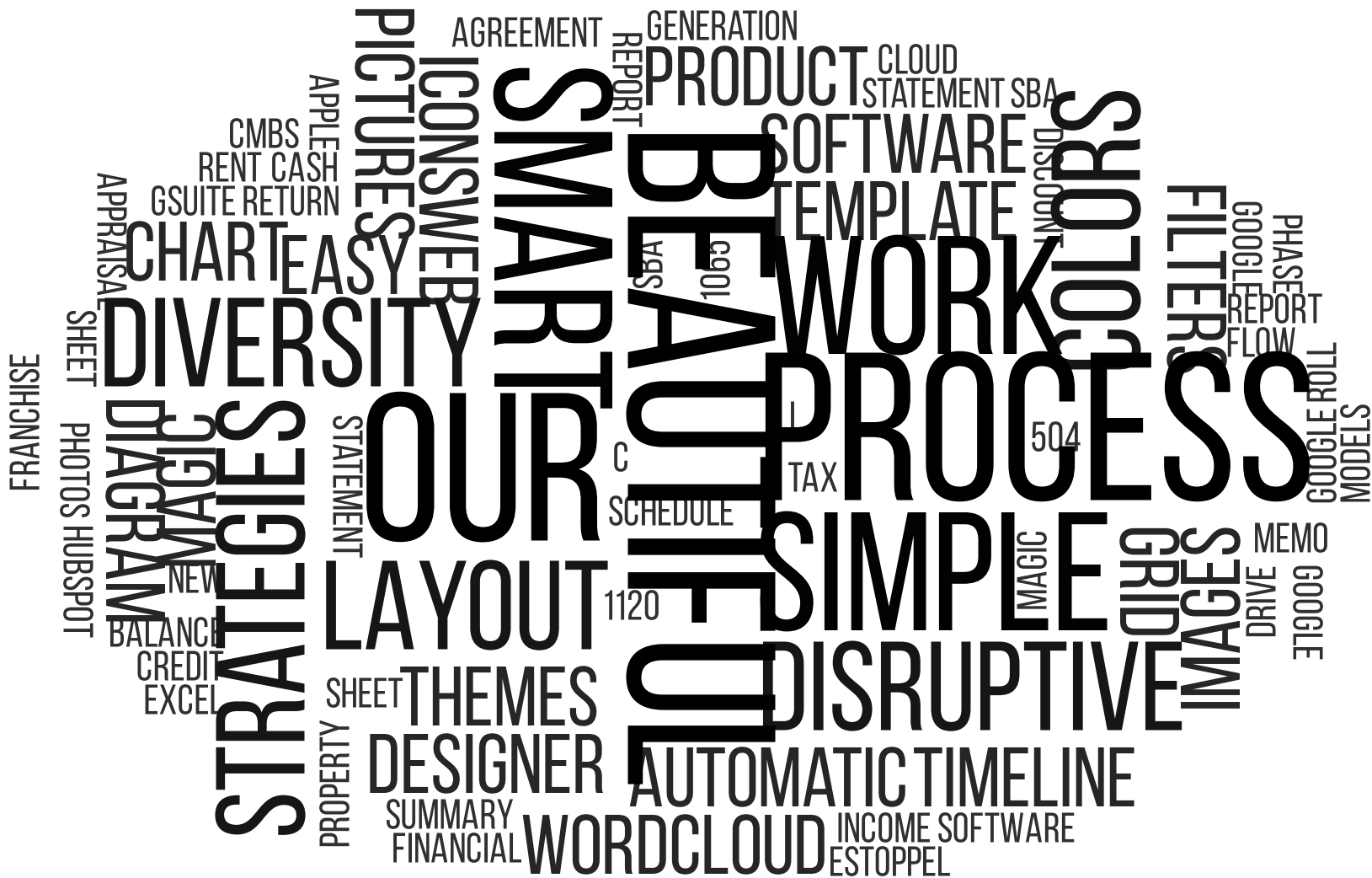
Process makes all the difference





Our Loan Process

<ul style="list-style-type: none"> • Trailing 12 month operating statement on the property(ies) • Current rent roll/occupancy report with lease start and end dates as well as any extension options (Retail, Office, Retail and Industrial) • Most recent STR report and franchise expiration date (Hospitality) • Interior & Exterior photos of the property • Personal Financial Statement • Real Estate Owned Schedule 	<ul style="list-style-type: none"> • 3 Years historical operating statement on the property • Annual Budget for current year • Copy of Franchise agreement • PIP budget and PIP due date • Purchase price (Purchase) • Cost basis (Refinance) • Loan Amount • Schedule of sources and uses • Property Story 	<ul style="list-style-type: none"> • 3 Years of property taxes • Account receivable aging report • Account payable aging report • most recent appraisal report (does not matter how old) • 3 Years of Financial Statements - Income Statement & Balance Sheet Statement • Management Agreement • Management Bio's • Borrower's Resume • Latest Mortgage Statement • Comfort Letter and Tri Party Agreements • Latest Franchise inspection report 	<ul style="list-style-type: none"> • Appraisal Report • Environmental Report (Phase I and Phase II if applicable) • Credit Report • Duns # • Business Credit Report • Property Insurance Policy Statement • Title Report • Alta Survey (Unless already furnished) • Seismic report (if applicable) • Property Condition Report (if applicable) 	<ul style="list-style-type: none"> • Organizational Documents: Certificate of formation/Article of Organization, Operating agreement/By laws, Certificate of Good Standing, Managing Members (if applicable) • Copies of leases • Copies of ground lease • Certificate of occupancy • Legal Search • Municipal/County search • Loan Document Review (1 weeks before closing) • Rent Roll/Estoppel & SNDA (if applicable) 	<ul style="list-style-type: none"> • Settlement statement review • Wire instruction review • Escrow Instructions • ACH forms • Deposit Control agreement review • Disbursement form
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Our Company

We represent client with integrity, transparency and straight talk



Kellee Cordell-Galbraith
CEO MBA
Managing Director



Sok H. Cordell CSO
Managing Director



Mats Nordgren CTO
Managing Director



Chris A. Adams Esq.
Managing Principal

“Successful people do what unsuccessful people are not willing to do. Don't wish it were easier; wish you were better”

Jim Rohn