

# Simple Process

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## Initial Client Contact

During your initial contact with Noteworthy Commercial Finance, your loan consultant will discuss with you: your goals, needs, holding period for the property, and details of your commercial real estate transaction. This information will help position you to attain the solution that best meets your goals.

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## 'First-Cut' Analysis

Noteworthy will help you gather all pertinent documents and information. We will then utilize our loan structuring and analysis technology to pre-underwrite your loan file ensuring that it is properly presented to the most suitable lenders.

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## Submission

After engaging Noteworthy to secure your funding, your loan package is prepared and submitted to potential lending sources in order to obtain a term sheet(s) outlining the lender's proposed terms. Typically, this occurs 48-96 hours after submission.

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## Appraisal and Third-Party Reports

Your term sheet will specify all third party reports (appraisal, environmental, etc.) and associated costs. Once a lending option has been selected, we will collect the appropriate fees and begin the process. As these reports are created, we will work with the lender to meet all closing conditions.

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## Settlement and Loan Funding

Once all closing conditions are met, your settlement will be scheduled. Depending on your specific lending source, you will receive your funds at closing or up to 48 hours thereafter.