



Small Commercial Property Types
Loan Amounts LESS THAN \$1,000,000

**10 Good Reasons Why GT Funding Corp. Makes
Small Commercial Lending Easy**

- * Stated Income / Stated Asset Underwriting
- * No 4506 Required
- * Seller Take Back 2nd Mortgage to 90% CLTV
- * No Seasoning Required on Refinances
- * 10% Cash down (Unverified)
- * Lending in Name of Corporation, Trusts, LLC's
- * Most credit scores considered
- * Unlimited CashOut on Refinances
- * Inherited Properties w/ CashOut
- * No Seasoning on Employment or Existing Liens

We also have many programs for over \$1 Million
Call GT Funding Today

Visit our website @ www.GTFunding.com

BORROWER NAME: _____ PROPERTY TYPE: _____

PROPERTY ADDRESS: _____

RENT ROLL & LEASE ANALYSIS

| UNIT | TENANT NAME | TENANT SINCE | MONTHLY RENT | LEASE START | LEASE EXPIRY |
|------|-------------|--------------|--------------|-------------|--------------|
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TOTAL:

Historical Income & Expense (Profit & Loss)

| | | | |
|-------------------|--------|-----------|--|
| Property Address: | | | |
| City: | State: | Zip Code: | |

| | | | |
|------------------------------|--|-------------------------|--|
| Number of Commercial Units: | | Net Rental Square Feet: | |
| Number of Residential Units: | | Current Occupancy Rate: | |

| Income | 2003 | 2004 | YTD |
|---|------|------|-----|
| Gross Rental Income | | | |
| Net Rental Income (Equals Gross income minus Loss Collection & Vacancy Reserve) | | | |
| Expenses | | | |
| Management Fees | | | |
| Repairs and Maintenance | | | |
| Real Estate Taxes | | | |
| Utilities | | | |
| Insurance | | | |
| Replacement Reserves | | | |
| Total Expenses | | | |
| Net Operating Income | | | |
| Capital Improvements | | | |

*Verifiable Capital Improvements should be removed from repairs and maintenance to assure debt is not counted twice.
Please do not include mortgage payments or income taxes as operating expenses.*

By: _____

Date: _____