



BRINGING EFFICIENCY TO COMMERCIAL REAL ESTATE
LENDING

2024 MIAMI COMMERCIAL

MIDYEAR



MAY 3, 2024

Seminole Hard Rock Hotel & Casino

WHO IS COMMLOAN?

CommLoan is a State of the Art technology marketplace that compiles a database of 700+ Lenders, adding 30/month.

We have successfully funded over 400 Real Estate transactions because we cover every property type across the U.S.

Loans funded from \$500k - \$35MM





CommLoan is a State-of-the-Art
technology marketplace
that compiles a database of
750+ Lenders, adding 30/month.

With one-click,
CommLoan sorts through **hundreds of lenders**
and hundreds of **thousands of loan programs**
providing borrowers with
multiple financing options,
customizable to their specific needs.

We have successfully funded
over **400 Real Estate transactions**,
over **\$1 Billion**,
covering almost every property type
across the U.S.



LENDER TYPES

1. **BANKS:** National Banks and Community Banks
2. **CREDIT UNIONS**
3. **LIFE INSURANCE COMPANIES**
4. **DEBT FUNDS**
5. **CMBS:** Commercial Mortgage-Backed Securities
6. **SBA**
7. **USDA**
8. **AGENCY:** Fannie Mae, Freddie Mac & HUD
9. **PRIVATE MONEY**

OUR COMPETITION

	Bank	Broker	
Number of Loan Products	3-4	10-15	200,000+
Time to Acquire Loan Quotes	Weeks	Weeks	Minutes
Borrower Effort	Very High	High	Low





LEAD GENERATION ENGINE





750 LENDERS ON THE PLATFORM



Working through a bank or broker, it could take days to weeks to acquire a loan quote, at CommLoan that process is in a matter of minutes.



Working with a Bank the borrower will have to reach out to multiple banks, sending different docs to each one, this is a high effort process.

Broker has limited access to a handful of lenders, which is a high effort process.

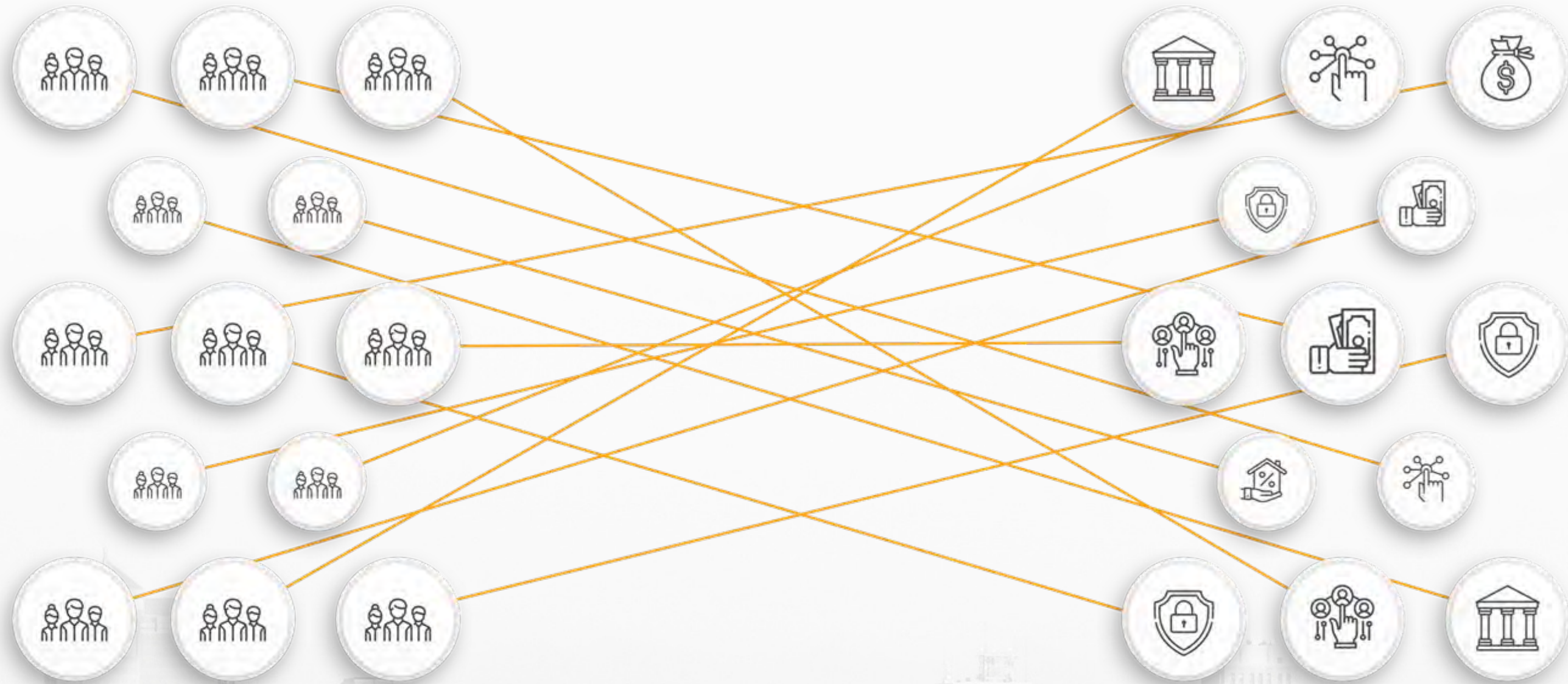
With CommLoan, our Cupid platform does the heavy lifting, creating an easy and low effort process for the borrower.

With 750 plus lenders on the platform

with matching tools to make sure the borrower needs are met, it provides the best pricing and options available for that borrower, in addition, top lenders will compete with each other to ensure the best rate and terms for the borrower.

A COMPLEX FRAGMENTED MARKET

CLIENTS



LENDERS

Confusion

Time / \$\$\$

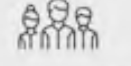
Price
Transparency

CENTRALIZED ONLINE MARKETPLACE

Access to 7+
Lenders

Concierge Service

Secure Borrower Portal



Access to
Multiple Offers



COMMLoan

4.9



Efficient Customer
Acquisition at Scale



Debt
Funds



Agency



SBA



Private
Money



Retail
Banks



Credit
Unions



CMBS

Highly Targeted, Vetted Lead Pipeline

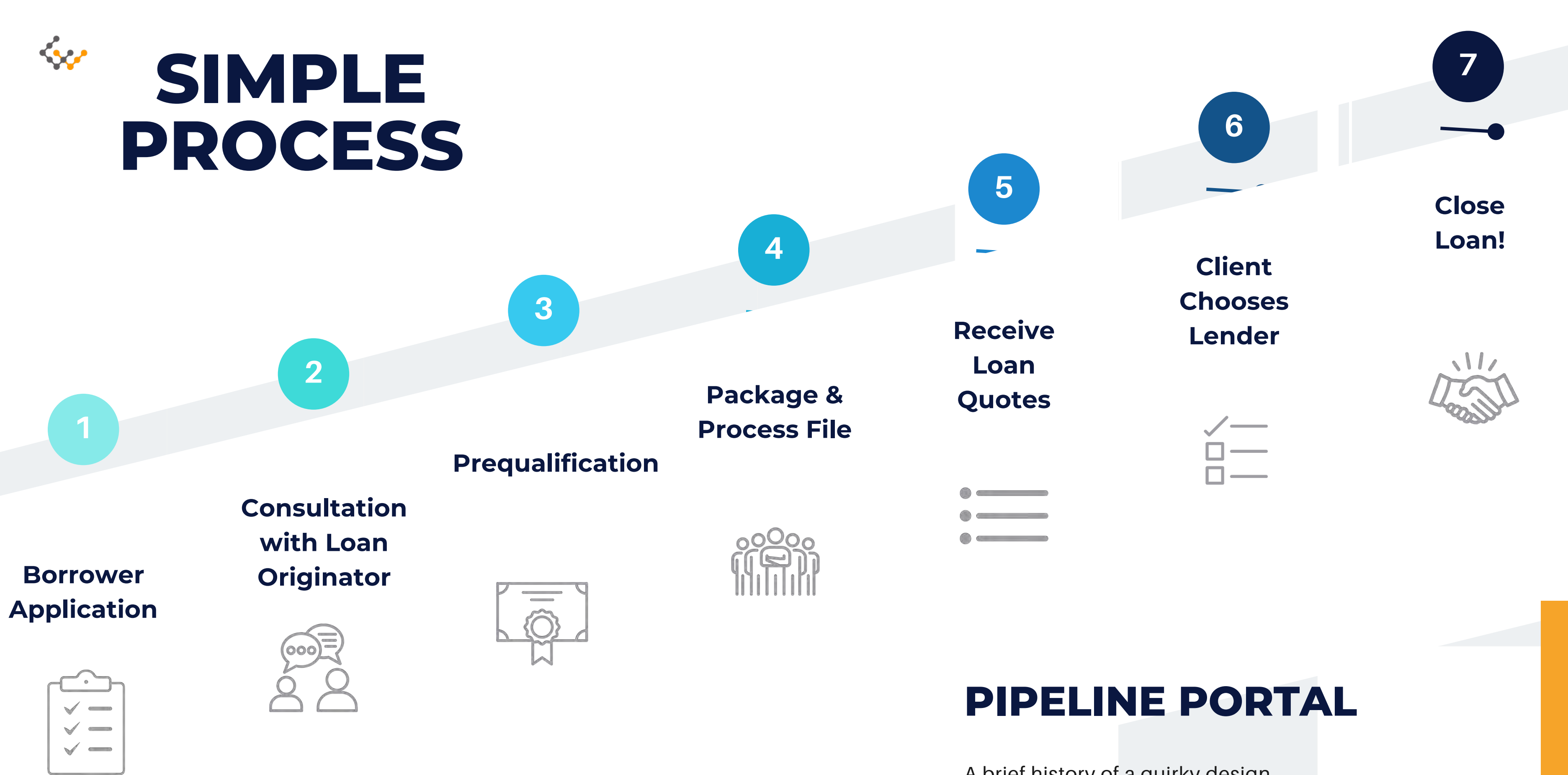
Automated Loan Packages

Secure Lender Portal

Exclusive Agreement with Borrowers



SIMPLE PROCESS



PIPELINE PORTAL

A brief history of a quirky design

Prequalification Certificate Issued	Signed Broker Agreement	Financial Documents Requested	Submitted to Lenders	Terms Received	Lender Selected	Conditional Loan Approval	Appraisal Ordered	Appraisal Received	Final Loan Approval	LOAN FUNDED!
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All loans are run through the same system which all parties have access to and communicate through making the communication process transparent and easy to use.



- Banks
- Credit Unions
- Life Insurance Companies
- CMBS (Commerical Mortgage- Backed Securities)
- Private Money Lenders
- Wall Street Financial Institutions
- SBA
- HUD

TYPES OF LOANS

LOAN SIZE

\$500,000 + in most states

LOAN PURPOSE

- Purchase
- Refinance
- Cash-Out Refinance
- Rehab
- SBA - Owner Occupied

RESTRICTIONS

- No Land
- No Churches
- No Acquisition & Development



PROPERTY TYPES

Office
Mixed Use
Student Housing
Special Use
Triple Net Property (NNN)
Industrial
Multifamily
Retail
Hotel
Single Purpose
Mobile Home Park
Self Storage
Healthcare
Portfolio of Residential Homes



EXAMPLE FUNDED LOANS



Medford, Oregon

Lender: Bank
Property Type: Multifamily
Loan Purpose: Refinance

\$6,500,000



Waco, Texas

Lender: Credit Union
Property Type: Multifamily
Loan Purpose: Rehab

\$8,430,000



Glendale, Arizona

Lender: Credit Union
Property Type: Office
Loan Purpose: Cash-Out Refinance

\$17,500,000



Houston, Texas

Lender: Bank
Property Type: Multifamily
Loan Purpose: Purchase

\$32,750,000



East Haven, CT

Lender: Bank
Property Type: Retail
Loan Purpose: Purchase

\$5,850,000



Mesa, AZ

Lender: Bank
Property Type: SFR Portfolio
Loan Purpose: Cash-Out Refinance

\$5,000,000



Odessa, TX

Lender: Bank
Property Type: Industrial
Loan Purpose: Purchase

\$9,200,000



REFERRAL PARTNERS

 **Portal To Track Pipeline**

 **Earn Referral Fee**

 **Add Additional
Sources To Market
Existing Clients**

 **Have Solutions For
Clients And
Continue Repeat
Business**

WELCOME TO THE TEAM



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**THANK YOU FROM THE COMMLLOAN
FAMILY.**

**LOOKING FORWARD TO A
PERSONAL CALL TOGETHER!**



COMMLLOAN