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**THE PROFESSIONAL FINANCIAL
CONSULTANT:
COMMERCIAL, SBA, REAL ESTATE,
AND VENTURE CAPITAL FINANCING**



Delta Publishing Company

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All numerical values in this course are examples subject to change. The current values may vary among different lenders depending on the type of loan and the lending institute's loan policies.

PREFACE

This course is designed to train both working CPAs and Financial Personnel to develop the knowledge and techniques required to approve and package a variety of loans and financing.

In the last decade the financial institutions of America have gone through many radical changes and periods of uncertainty. Understanding the new money markets and finding available sources of capital for investment, expansion, real estate development, and personal investment have challenged the majority of investors seeking loans.

The course focuses on the basic principles, concepts, terminology and instruments to learn and understand how to qualify a client, package a loan, and delineate the various services available in the financial community.

Chapter I identifies the skills and duties performed by a professional loan broker. Chapter II introduces the reader to the available commercial financial services, specialized terminology and financial documents and instruments used in these services. Various business financing sources are covered. Chapter III covers real estate loans and packaging of these loans along with the necessary documentation and terminology, and the instruments used to prepare a variety of real estate transactions. Chapter IV covers commercial real estate financing, analyzing income property loans, and the lending processes involved. A sample analysis for purchasing apartments, shopping centers, office-warehouses, general offices, and other types of real estate ventures are included in this chapter. Chapter V discusses in detail real estate financing and fundamentals of investing.

The glossary defines the specialized vocabulary used in loan processing. A sample number of documents are provided in the Appendix including, loan application forms, income statements, and Equal Credit Opportunity Act Notice.

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QUIZ

FINAL EXAMINATION

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