



Get Your Business Loans Across The Finish Line Fast!



Approved &
Funded!

Use The Loan Funding Roadmap

Use Digital Marketing Tools To Fill Pipeline



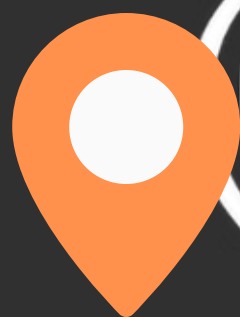
Vet Your Borrower



Match Request To Loan Product



Submit Complete Loan Package



ID Appraisal, Environmental & Title Issues



Know Your Numbers



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Sell Your Deal To Credit Team



Use Digital Marketing Tools To Fill Pipeline

"To consistently close more deals, you need to find innovative ways to fill your pipeline!" Victor @ Bizpetrol

- **Email hunting tools:**
 - <https://hunter.io> & <https://snov.io>
- **Prospect hunting tools:**
 - **D&B Industry Reports (proximity & competitor lists)**
 - **S&P Global (business & comm. real estate database)**
 - **ProspectNow (similar to S&P, <https://prospectnow.com>)**
 - **LinkedIn Groups & Sales Navigator**
- **Prospect research tools:**
 - **Vertical IQ, D&B, Biz Website, LinkedIn, & Google Search**
 - **Free UCC reports: <https://bizfileonline.sos.ca.gov>**
- **Connect with prospects:**
 - **Connect the dots using above data**
 - **Use copywriting to craft a compelling message**
 - **Drip valuable insight to prospect**

Vet Your Borrower

"Credit teams tend to stick to credit policy. Is your prospect's profile aligned with credit policy?" Victor @ Bizpetrol

- Borrower's industry?
- Time in business?
- Revenue & profitability trends?
- Loan purpose?
- Collateral?
- Credit history?

Match Request To Credit Product

"To establish & build credibility with your credit team, you need to recommend the right credit product!" Victor @ Bizpetrol

- **Review credit & product policy:**
 - **Industry limitations**
 - **Underwriting limitations**
 - **Collateral limitations**
- **Recommendation based on:**
 - **Loan purpose**
 - **Financial condition**

Submit A Complete Loan Package

"Credit teams love working on complete packages. If you want your deal processed quickly, submit a complete package!"

Victor @ Bizpetrol

- **Businesses:**
 - **Tax returns and/or financials**
 - **AR & AP reports**
 - **Schedule of debt**
- **Individuals:**
 - **PFS**
 - **Tax returns w/ all k-1s**
 - **Schedule of RE owned**

Know The Numbers

"Once a credit team arrives at the wrong conclusion, it is difficult to change their opinion about the viability of your deal. Avoid this by getting to know the numbers driving your deal!"

Victor @ Bizpetrol

- **ID & explain trends & one-time transactions**
- **Discuss strengths, weaknesses, competitive advantages, new products & customers**
- **Guage the borrower's financial health & strength of the deal**

Required Reports

"A little upfront research can prevent your deal going sideways at the 11th hour!" Victor @ Bizpetrol

- **AR & Inventory (for lines of credits):**
 - AR & inventory borrowing base analysis?
 - Do trade assets support the deal?
- **Appraisal (for commercial real estate loans):**
 - Is stated value in line with market value?
 - Does it support required loan-to-value?
 - What's the plan if there is a shortfall?
- **Environmental:**
 - Have any gas stations, dry cleaners, metal plating, etc. operated on site?
 - Are there any existing phase 1 or 2 reports?
- **Title:**
 - Are there any liens that need to be removed?
 - Any unusual items that need to be addressed?

Sell Your Deal To The Credit Team

"Preparing an effective deal memo helps your credit team get behind your deal right out of the gate!" Victor @ Bizpetrol

- **Summarize what you have learned about the deal so far**
- **Use your credit team's deal memo template**
- **Explain or show why the team should support the deal**

Want To Improve Your Business Lending Game?

This material came from the
Commercial Lending Toolkit! The
toolkit helps you get your loans
approved & funded fast!

Access the free toolkit at: www.bizpetrol.com
or follow **#bizpetrol** on LinkedIn for more
content like this.



Victor Castillo @

