



COMMERCIAL LENDING TEAM

Who We Are

OUR MISSION AND IMPACT

At Self-Help, our mission is creating and protecting ownership and economic opportunity for all. On the Commercial Lending Team, we do this by providing responsible commercial loans to a wide range of projects across the county. Since 1980, our team has made over \$1.5 billion in loans to businesses, non-profits and community development projects.

OUR FOCUS

On the Commercial Lending Team, our lending supports both commercial real estate and small business projects. We focus our impact and expertise in the following sectors:

- Healthy foods
- Charter schools
- Childcare centers
- Faith-based institutions
- Affordable housing
- Small businesses
- Non-profits

OUR LENDING CRITERIA

Responsible lending is part of our mission. To finance your project, our Commercial Lending Team will want to know that your business can handle the debt you are taking on, without it damaging your business. We analyze projects in several ways:



Mission

Our lending supports our mission to create and protect economic opportunity, especially in underserved communities. We aim to finance projects that help families and communities thrive.



Collateral

Self-Help makes loans that are fully secured by collateral such as real estate. If there is not enough collateral, we have programs that may help fill the gap.



Cash Flow

Our team needs confidence that your business earns enough revenue to support the debt payments you take on. We typically require projects to maintain a certain debt service coverage ratio, which means your business needs to cover our debt service payments every year with some amount of revenue left over.



Capacity

Our team will examine the capacity and experience of project owners, managers and guarantors, to make sure that the project has appropriate support.



Capital

If you are looking for financing, we want to make sure that you have equity in the project too. You may already have this equity, or ownership, in your property, or we may require a new cash investment.

Please visit www.self-help.org/commercial to begin our process for financing your project. There, you can fill out a loan inquiry form, or contact us by email directly. You can also call our team at 844-218-7083.



Our Process

SELF-HELP COMMERCIAL LENDING

Our typical commercial lending process is outlined here. The time it takes to originate a new loan can range from six weeks to several months, depending on the complexity of the project and the preparedness of our borrowers. Your Self-Help contact can address any project-specific questions you may have.

	1 Screening	2 Loan Terms	3 Underwriting	4 Closing
Self-Help Contact	Business Development Officer	Loan Officer	Loan Officer	Closing or Loan Officer
Process Summary	A Business Development Officer will collect your loan application and a few financial documents. They will confirm that your project aligns with Self-Help’s mission and lending criteria before we can assign a Loan Officer to your project.	A Loan Officer will be assigned to work on your project. They will review key credit drivers, and partner with you to establish non-binding loan terms like loan amount, term, structure, and interest rate.	Your Loan Officer will examine your project in more detail. This may include gathering additional documents, visiting your site, and ordering third party collateral reports. These activities will help your Loan Officer accurately present your loan request to Underwriters or a Credit Committee for approval.	Once your project is approved, your Loan Officer and individuals from our Legal and Closing teams will perform any additional due diligence required for loan disbursement.
What We Will Need	Screening Documents: <ul style="list-style-type: none"> • Loan Application • Budget, Sources & Uses • Financial statements • Business tax returns • Personal financial statements • Personal tax returns • Any notes payable schedules • Any sector-specific forms 	Agreement on your non-binding loan terms Other documents your Loan Officer may request to support their initial review	Approval Documents: <ul style="list-style-type: none"> • Detailed financial analysis • Market and context analysis • Ownership, management and guarantor analysis • Appraisals, inspections, and environmental reports • Credit reports • Construction documents if applicable 	Closing Documents: <ul style="list-style-type: none"> • Official loan documents • Corporate documents • Collateral documents • Title, property, other insurance • Final permits, plans, contracts
Potential Fees	None	<ul style="list-style-type: none"> • Underwriting fee only for larger, complex projects 	<ul style="list-style-type: none"> • Third party report fees • Commitment fee 	<ul style="list-style-type: none"> • Commitment fee (remainder) • Other closing or legal fees only for very complex projects

Visit www.self-help.org/commercial to get started.