

HARBORWEST

YOUR COMMERCIAL REAL ESTATE FINANCE POWERHOUSE.



MULTIFAMILY (5+ UNIT) LENDING PROGRAM

Nationwide multifamily (5+ units) financing solutions starting at \$1,000,000 for purchase, refinance, bridge and construction investment property needs.

COMMERCIAL & NNN LENDING PROGRAM

Nationwide commercial & NNN financing solutions starting at \$1,000,000 for purchase, refinance, bridge and construction investment property needs.

OWNER-USER BUSINESS LENDING PROGRAM

Nationwide owner-user business financing solutions starting at \$1,000,000 for purchase, refinance, bridge and construction business property needs.

COMMERCIAL MORTGAGE BROKERAGE. SIMPLIFIED.

HARBORWEST is a nationwide commercial mortgage brokerage and advisory company. Our team specializes in providing commercial real estate financing strategy and solutions for high net worth California investors, developers and business owners.

We are proud to be #1 rated in our industry by **GOOGLE BUSINESS** for 2021, 2022 and 2023. Explore client reviews for insight into proven results with our team (*120+ reviews*).



LET'S CHAT.
949-735-6415

[HARBORWESTCOMMERCIAL.COM](https://www.harborwestcommercial.com)



LEARN MORE.



COLIN DUBEL

**HARBORWEST COMMERCIAL
MANAGING DIRECTOR, LENDING
NEWPORT BEACH, CA**



CONTACT



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BROOKE WOOFTER

**HARBORWEST COMMERCIAL
ASSOCIATE DIRECTOR
NEWPORT BEACH, CA**



COMPANY SUMMARY

HARBORWEST is a commercial mortgage brokerage based in Orange County, CA. We specialize in financing for both investment properties and owner-user properties nationwide. Our team has financed over \$1B since 2010 and is currently the top reviewed commercial mortgage brokerage in the western states by Google Business.



COMMERCIAL PROGRAMS

REFERRAL PROGRAM: Ask about our referral partner bonus

PROPERTY TYPE: Multifamily (5+) Units, Owner-User SBA, Triple Net (NNN), Office, Industrial, Retail, Self-Storage

LOCATIONS: California & Nationwide (no state restrictions)

LOAN AMOUNTS: \$500,000+ (CA), \$1 Million+ (Nationwide)

SCENARIOS: Purchase, Refinance, Cash Out, Bridge Lending, Construction Financing, 1031 Exchanges

LENDER SOURCES: Bank, Credit Union, Agency / Gov't, Life Companies, CMBS, Private Money, Syndicated Debt



RECENTLY FUNDED DEALS

- **32-Unit Multifamily Community** **\$4,275,000**
Los Angeles, California

Represented landlord in arranging a two-stage deal including bridge purchase w/ renovation forward funding followed by permanent take-out.
- **6-Unit Multifamily Complex** **\$625,000**
San Jose, California

Represented residential investor to help finance her first commercial property and provide mortgage planning for her value-add strategy.
- **Starbucks Triple Net (NNN)** **\$2,200,000**
Colorado Springs, CO

Represented retired passive income investor on out-of-state NNN purchase financing to close before the buyer's 1031 exchange deadline.
- **Owner-User Car Wash (SBA)** **\$9,700,000**
Phoenix, Arizona

Represented business owner landlord on an SBA cash out refi followed by a retail center purchase loan using the proceeds as down payment.

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WHY YOU'LL NEVER WORK WITH DIRECT LENDERS AFTER US.

DISCUSSION PURPOSES ONLY.

01

PRE-QUALIFICATION. In-depth pre-screen underwriting for all deal killer risk factors

02

RATE DISCOUNTS. Reduced lender wholesale interest rates and relationship discounts

03

FEE WAIVERS. Waived and reduced lender fees for HARBORWEST preferred clients

04

NEGOTIATED TERMS. Broker relationship benefits for preferred loan terms & approval conditions

05

STANDBY FINANCING. Bridge loan sourcing as backup financing with 0% broker fees

06

PROBLEM SOLVING. Leverage our 30+ year industry experience and lender relationships

07

LOAN PACKAGING. Complete and customized lender underwriting submission package

08

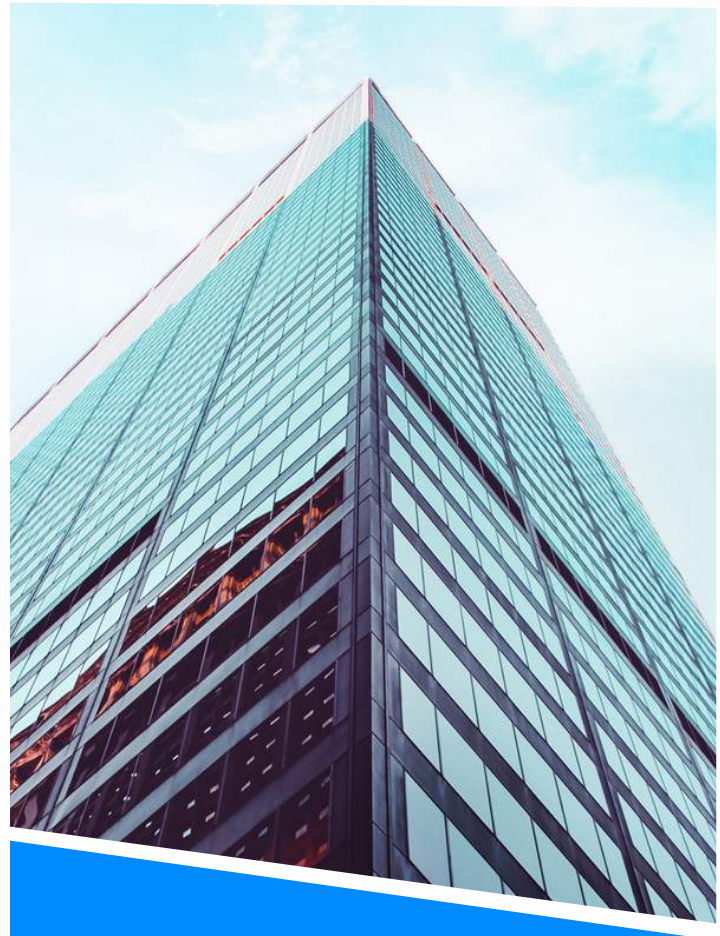
BROKER AUDIT. Lender paperwork pre-submission and final loan documents audit

09

RECORDS CARE. Management of post-closing docs & important loan trigger dates

10

DEDICATED CONTACT. Forever point of contact, never be tossed around again to find the right person



KEY BENEFITS



NET ZERO FUNDING

Typically zero additional fees vs. direct to lender after factoring in broker discounts



COMPARE LENDERS

Compare multiple competing lenders with our #1 rated competitive bid process



LENDER ACCESS

Access to public restricted capital sources and our proprietary lender database

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WHY YOU'LL NEVER WORK WITH OTHER BROKERS AFTER US.

DISCUSSION PURPOSES ONLY.

01

FULL PROCESSING. We will quarterback and monitor all loan processing and paperwork, NO lender hand-off

02

CLIENT PRIORITY. We accept only (8) clients/month to uphold quality standards. You'll actually be able to reach us, 24/7

03

LEGAL REVIEW. Free contract attorney consultation upon request & discounted attorney use fees, only at HarborWest

04

ADVANCED ANALYSIS. Leveraged ROI analysis, hold scenarios & sensitivity analysis to make you more dangerous

05

RUSH APPROVAL. Expedited property reports and priority underwriting, if available from lender, paid by HarborWest

06

BUYER REP AUDIT. Sales audit of contract, tenant lease(s) & operating statements, we typically catch what your broker may not

07

EXPENSE AUDIT. Insurance audit, property tax appeal, accelerated depreciation study to help boost C/C Return with financing

08

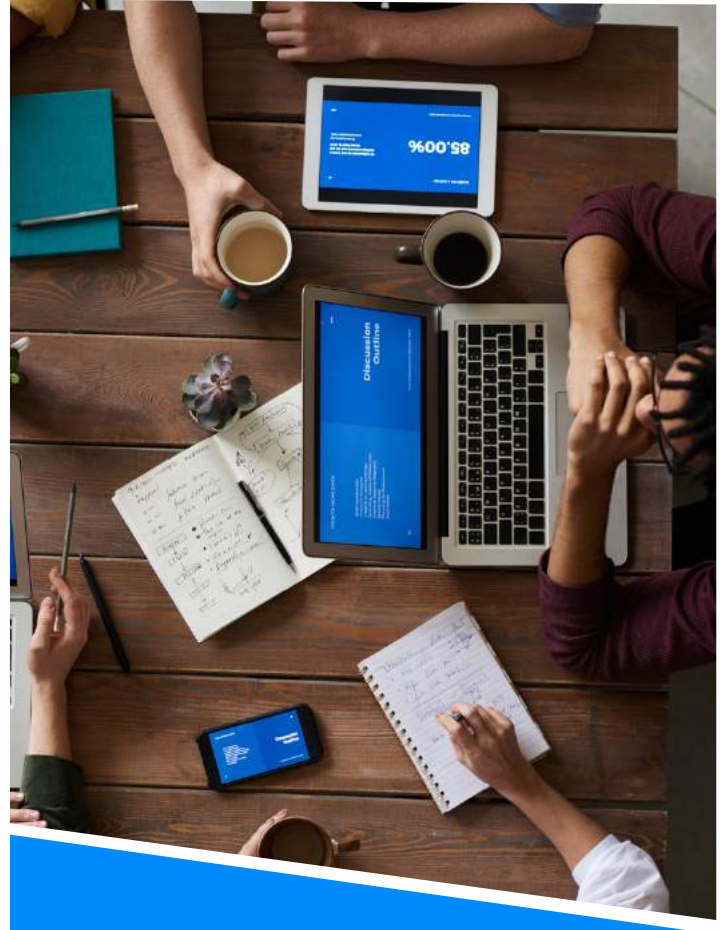
MARKET INSIGHT. Full due diligence report for your property including sales/lease comps, market data & trend analysis

09

COST DEDUCTION. CPA audited cost deduction analysis provided, save up to 37% on all loan fees incurred

10

CLIENT EDUCATION. Lifetime access to all HARBORWEST Education online courses, toolbox spreadsheets and webinars



KEY BENEFITS



ZERO RISK FEES DUE

No guaranteed fees paid, broker fees are only earned upon successful funding at close



YOUR DEPOSIT GUARANTEED

ZERO competing brokerages currently make this bold offer, contact us for eligibility



NON-EXCLUSIVE AGREEMENT

You are not forced to use us as your broker, we believe our work will win your business