

HARBORWEST is a nationwide commercial mortgage brokerage and advisory company. Our team provides commercial real estate financing strategy and solutions for high-net-worth investors, developers, and business owners on the West Coast. Our commercial mortgage brokerage platform has been #1 reviewed among our competition by **Google Business Reviews** for 2019, 2020 and 2021.

Discussion Purposes Only. This does not constitute a legally binding client services agreement as some below services may not be applicable or available for your deal. Please contact our team for more specific information.

HARBORWEST COMMERCIAL LENDING | Mortgage Brokerage Services

[THIS IS WHAT UPGRADES US ABOVE DIRECT LENDERS...]

COMPARE LENDERS	Compare multiple competing lenders with our competitive bid process
NET ZERO FUNDING	Zero additional fees vs. direct to lender, factoring in rate/fee discounts
LENDER ACCESS	Access to public-restricted capital sources & our full lender database
PRE-QUALIFICATION	In-depth pre-screen underwriting for all loan approval risk factors
RATE DISCOUNTS	Reduced lender wholesale interest rates and relationship discounts
FEE WAIVERS	Waived and reduced lender fees for preferred HarborWest clients
NEGOTIATED TERMS	Relationship benefits for preferred loan terms and approval conditions
STANDBY FINANCING	Bridge loan sourcing as backup financing with 0% broker fees
PROBLEM SOLVING	Leverage our 30+ years industry experience and lender relationships
LOAN PACKAGING	Complete and customized lender underwriting submission package
BROKER AUDIT	Lender paperwork pre-submission and final loan documents audits
RECORDS CARE	Management of post-closing docs and important loan trigger dates
PORTFOLIO REVIEW	Portfolio financing review for hold vs. refinance opportunities

HARBORWEST COMMERCIAL ADVISORS | Investor Advisory Services

[THIS IS WHAT UPGRADES US ABOVE COMPETING BROKERAGES...]

DEPOSIT GUARANTY	No other competing brokerage currently offers this – that should say a lot
NO RISK FEES	No guaranteed fees charged, and only earned upon successful funding
CLIENT PRIORITY	Accepting only (8) clients per month to uphold quality and attention
LEGAL REVIEW	Free contract attorney consultation & discounted attorney engagements
NON-EXCLUSIVE	We earn your business before signing clients, not the other way around
ADVANCED ANALYSIS	Leveraged ROI optimization, hold scenarios & sensitivity analysis
RUSH APPROVAL	Expedited property reports and priority underwriting if available
FULL PROCESSING	Our team to quarterback all loan processing and lender paperwork
BUYER REP AUDIT	Supporting sales audit of contract, tenant lease(s), operating statements
EXPENSE AUDIT	Insurance audit, property tax appeal & property management comparison
TAX STRATEGY	Complimentary tax strategy review for accelerated depreciation eligibility
MARKET INSIGHT	Full due diligence report on sales comps, lease comps & market data
CLIENT EDUCATION	Lifetime access to HARBORWEST Education online courses and toolbox