LENDER REVIEW & UNDERWRITING

Prepare for the questions lenders ask.

Lenders review repayment, collateral, and borrower strength together. A preliminary discussion does not establish approval.

Three areas of lender review

01

Repayment capacity

Historical performance, current trends, existing debt, and projections support the repayment analysis.

02

Collateral and transaction

Asset value, property income, leases, purchase terms, and lien position shape the review.

03

Borrower and conditions

Ownership, guarantor strength, liquidity, and lender policy influence structure and conditions.

Consistent records help underwriting. Explain differences among tax returns, financial statements, debt schedules, and projections.

Prepare for the conversation

- ☐ Financials, tax returns, and debt schedule
- ☐ Collateral and transaction records
- ☐ Explanations for material financial changes

How Alliance helps

We prepare the package, organize answers, and coordinate lender follow-up. We help explain the request and compare options when policy or structure presents an obstacle.

Let's discuss your financing needs.

Tell us your goal, funding amount, and timing.

Book an appointment | Contact Alliance | Visit our website

Jesus Cazares | jesus@alliancecapitaladvisors.net

Educational overview. Terms and requirements vary by lender and transaction.