



# The Complete Guide to Financing Real Estate Developments

*Ira Nagem*

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**The Complete Guide to Financing Real Estate Developments** Ira Nagem

**Get Answers to All Your Questions About Financing Real Estate Development -- and Tailor a Finance Package that Meets Specific Your Needs**

*The Complete Guide to Financing Real Estate Developments* offers a detailed roadmap to navigate the complex process of financing small to large-scale real estate projects, such as office buildings, apartment complexes, and hotels.

Real estate expert Ira Nagem explores the pros and cons of large versus small institutions; how to structure and present a loan proposal, the approval and closing processes; the truth about appraisals, guarantees, insurance and lien law; financial and physical bonuses and constraints, environmental issues and many other topics.

Nagem presents in-depth information and explanations that answers questions on:

- Who the Commercial Real Estate Lender Really Is
- What Information Should the Borrower Produce
- How a Workable Budget is Created
- How the Lender Evaluates a Borrower
- What the True Value of an Appraisal Is
- What goes into a Lender's Loan Presentation
- What to Expect at a Closing
- What Key Legal Documents are Most Important
- What the True Value of a Guarantee Is
- How the Borrower and Lender Prepare for the Funding Process
- What Is Involved in Loan Administration After the Closing
- What Is the View from the Borrower's Perspective
- What Are some of the Constraints and Incentives to Development
- What Are the Values and Risks of Insurance and Bonding
- What Is the Reason for Title Insurance and how does it work
- What Are the Complexities of Lien Law and how does it work
- How Is the Loan Eventually Repaid
- What Real Estate Math Is Essential for the Professional
- How Important Are Environmental Issues
- How Can the Lender Find New Loan Prospects
- What Are the Risks and Rewards of Loan Participations

Featuring a wide range of helpful examples and illustrations, *The Complete Guide to Financing Real Estate Developments* covers many of the day-to-day realities faced in the real estate industry including the differing perspectives of lenders and borrowers, their personal pressures, personalities and politics, and much more.

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