



COMMERCIAL CAPITAL NETWORK provides verification programs for both sellers of Bed and Breakfast/Inn Properties and Aspiring Innkeepers searching for the “Inn of their dreams”.

Sellers want to know a buyer has been pre-qualified before providing business financials and Federal Tax Returns, while buyers and their advisors require this critical data to evaluate and ultimately make a well-informed buying decision.

Prior to the development of CCN’s certifications, the parties often had a difficult time coordinating a seamless and timely transfer of this information. Our evaluation services help sellers and buyers come together by removing cumbersome hurdles the parties encounter in exchanging important data and documents.

CCN’s underwriting process examines three (3) most recent years Federal Tax Returns, (3) most recent years Income & Expense Statements and the current Year to Date Income & Expenses Statement to determine a level of debt the business cash flow comfortably supports relative to an average of the historical business cash flow. CCN’s analysis is conducted consistent with generally accepted underwriting guidelines and in consultation with CCN lenders.

As an added benefit, CCN will confidentially retain this financial data and documentation; this service insulates an owner from sharing sensitive data with un-qualified prospects. Once a Pre-Qualified Buyer has been identified; the property/business data may be combined with that of the buyer to efficiently underwrite the feasibility of a successful transaction.

Note: A commercial financing combines the analysis and underwriting of the applicant’s personal qualifications and assets, with the business financials, business assets and property characteristics of the business/property being acquired. A Pre-Qualified Buyer™ is certified as to their individual qualifications only and does not include an analysis/underwriting on a specific property/business.

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