

Restaurant Owner-User Advantage

Connect an owner-operated property with the right income review.

OWNER-OPERATED RESTAURANT | BUSINESS-BANK-STATEMENT ROUTE

Who it is for

Eligible restaurant operators seeking financing on the real estate they use for their business. The flyer identifies a business-bank-statement qualification route instead of traditional full documentation. The property and operating business still require review.

Ideal properties and transactions

An owner-operated restaurant property with a defined ownership relationship between the operating company and the real estate borrower. Explain any related-party lease, changes in ownership or acquisition of business assets alongside the building. This route should not be assumed to be an SBA product.

Credit, experience and liquidity

The flyer provides project-based capacity, property-based leverage, credit review and cash-flow qualification. It does not state a numeric leverage cap, credit floor, maximum balance or number of bank-statement months. Obtain the selected route's actual requirements. Explain sponsor and management experience, other obligations and cash available after closing. Separate transaction funds, required reserves and your own operating cushion. Ask which verification requirements apply to the selected route.

BRING THE COMPLETE COMMERCIAL SCENARIO

Property + operations + value + requested loan + financing purpose

Subject to underwriting. Not a commitment to lend. Images are AI-generated and illustrative.

Restaurant Owner-User Advantage | Planning guide

Leverage and valuation framework

Separate accepted cost, as-is value and any prospective value supported by the approved structure. LTV compares debt with the lender's accepted value; LTC uses eligible transaction or project costs. Purchase, refinance and cash-out can have different limits. Account for existing liens, closing costs, holdbacks and reserves before estimating usable proceeds. Ask which constraint governs and how property use, condition and cash flow affect the final advance. Headline capacity is not a cash-to-close calculation. Request a sources-and-uses worksheet that separates the closing advance, any future funding and funds retained for reserves. For a refinance, distinguish the gross loan amount from cash remaining after payoffs and all transaction expenses.

Income and operating review

Ask how business deposits are analyzed, which accounts qualify and how expenses, transfers and irregular receipts are treated. Gross deposits should not automatically be equated with qualifying cash flow. Explain the business history and whether the new property changes rent, debt or operating costs.

Program structure and execution

Request the approved business-bank-statement checklist and verify how the operating company and property ownership are documented. Separate financing for the building from equipment or working capital. Compare the proposed payment with realistic business needs and a weaker-sales period.

Property and location considerations

Confirm the legal property use, zoning, access, occupancy and insurance suitability. Identify tenant or operator concentration, deferred maintenance, major systems and any environmental or specialized-use concerns before ordering reports. The relevant property and operating approvals must be checked independently. Ask which conditions must be resolved before funding and verify state availability. A property's marketing category alone does not establish an eligible loan purpose or approved collateral. Identify who is responsible for maintenance, repairs and compliance under each lease or operating agreement. A tenant or operator obligation should still be reviewed for its practical effect on the collateral and the owner's cash needs.

Holding period, exits and stress tests

Set a holding period and compare the proposed loan with any planned sale, refinance or change in ownership. Model weaker income, a vacancy or operating disruption, higher expenses and an unexpected repair. Include financing and transaction costs when estimating the final outcome. Ask about maturity, prepayment, adjustment or extension provisions and guarantees. Future refinancing depends on then-current operations, condition, valuation and available lending terms, and is not guaranteed. If repayment depends on another lender, identify the performance and property conditions that takeout requires. Keep a contingency plan for additional holding time rather than treating a projected sale or refinance date as committed cash.

Documentation to prepare

Prepare the property and ownership details, transaction purpose, business history and business bank statements requested by the selected route. Explain related entities, unusual deposits and any change from leased premises to an owned building. Add ownership/entity records and the property, title and insurance information specified in the approved checklist. Provide sensitive identity and financial records through Karpata's secure process rather than in a public quote request. Explain unusual conditions and identify documents still pending.

Limitations and questions to resolve

All terms require borrower, credit, property and program approval and may not apply together. Confirm pricing, fees, reserves, guarantees, permitted use of proceeds and funding conditions in writing. Program descriptions and document alternatives are starting points for review rather than loan commitments. Educational preparation questions do not add undisclosed lender policy. This is eligible business-purpose real estate financing, not a consumer home mortgage. Final approved documents govern the transaction.

LET'S REVIEW YOUR NEXT COMMERCIAL PROPERTY

Request a quote | KarpataFinance.com | 480-846-1001

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