



Local, customizable financing for commercial real estate acquisition, redevelopment, and rehabilitation.

Financing the Future of Smithville.



**Local decisions.
Personal service.**
A bank that knows Smithville.

Your Local Partner for Community Revitalization.

Whether you're purchasing, restoring, or reimagining a commercial property, Frontier Bank brings the hometown perspective that larger institutions simply can't match. We know Smithville because it's our community too. That means local decision-making, personal relationships, and a shared commitment to projects that strengthen downtown businesses and create lasting economic impact.

A Sampling of What We Offer:

- Flexible Financing for Commercial Real Estate
- Acquisition, Redevelopment & Rehabilitation Loans
- Customized Solutions for Unique Projects
- Local Decisions with Personalized Service
- Support for Downtown Revitalization Projects
- Preferred SBA Lending Expertise
- Guidance Early in the Planning Process

Local Knowledge. Flexible Solutions.

Visit our website, or scan the QR code, to learn how Frontier Bank supports commercial real estate and community revitalization projects.

www.frontierbankoftexas.bank

NMLS #431462

Member FDIC |  Equal Housing Lender



Meet Brittany.

"For 25 years, I've had the privilege of helping individuals, businesses, and communities achieve their goals through local banking. Working from our Bastrop Main Street office has reinforced my belief that strong downtowns are the heart of thriving communities, and I'm passionate about supporting the investments that help them grow."

Let's start the conversation, today.



Brittany Rogers

SVP, Bastrop County

Cell - (254) 220-9607

Work - (737) 284-7949

brogers@frontierbankoftexas.bank

NMLS # 1481796



Commercial Real Estate Loan Package Checklist

- ✚ Borrower Entity documents:
 - Filed and Stamped Certificate of Formation
 - Partnership Agreement/Company Agreement/Bylaws
 - Minutes/documents to establish manager and member authorities
- ✚ Ownership Entity documents for controlling interests of the Borrower and/or Guarantor:
 - Filed and Stamped Certificate of Formation
 - Partnership Agreement/Company Agreement/Bylaws
 - Minutes/documents to establish manager and member authorities
- ✚ Address, SSN/EIN (Tax ID) for all relevant entities – this may be provided via tax returns
- ✚ Current and/or proposed schedule of ownership percentages
- ✚ Guarantor/Owners: Personal Financial Statement. Include contingent liabilities
- ✚ Borrower/Guarantors: Last 3 years filed tax returns. Include K1s
- ✚ Borrower: Accrual Based financial statements for 3 years and most recent interim period
- ✚ Borrower: 2 most recent bank statements for all operating and cash reserve accounts
- ✚ If you lease space to run your business, provide a brief summary of the lease terms
- ✚ Title commitment, Frontier Bank ordered appraisal, and bank ordered flood determination
- ✚ Bank ordered appraisal and flood determination
- ✚ Survey acceptable to delete the survey exception from the title commitment
- ✚ Construction loans – budget, key contracts with contractor, architect, engineers
- ✚ Purchase money loans – executed and receipted purchase contract
- ✚ Environmental reports – provide any prior ordered environmental reviews (Phase I/II, EDR)
- ✚ Liability insurance coverage certificate and agent contact information
- ✚ Borrower attorney and bank references if requested by Frontier Bank