

Checklist (Letter of Interest)	Conventional Lending			Multi-Family, Commercial, Retail, Office
	NEED	HAVE	N/A	INCOMPLETE
<b>STANDARD</b>				
				Application or Executive Summary
	X			Authorization for Information Release
	X			Appraisal - Last Existing (if available)
				Balance Sheet - Most Recent
	X			Business Debt Schedule (Refinance Only)
	X			Income & Expense Statement - Most Recent Year
				Insurance - Hazard, Declaration Page
				Leases - Subject Property
				Letter of Explanation - Use of Proceeds
				Management Company Contract
	X			Personal Financial Statement
	X			Photo - Subject Property (Exterior Only)
	X			Promissory Notes
	X			Purchase & Sale Agreement (if applicable)
				Renovation - Estimate of Repair (Contractor Letterhead)
	X			Rent Roll - All Units of Subject Property
				Report - Account Payable
				Report - Account Receivable
				Resume - Borrower
	X			Schedule of Real Estate Owned (if applicable)
				Tax Assessor Information
				Tax Bill - Subject Property
	X			Tax Return Borrower, Business - Most Recent Year (if applicable)
				Tax Return Borrower, Personal - 2015
	X			Tax Return Seller, Business - Most Recent Year (if applicable)
<b>SBA/BUSINESS</b>				
				SBA form 413 - PFS (completed jointly if taxes are filed jointly)
				SBA Supplemental Questionnaire
				SBA form 159 - Fee disclosure (sign and leave all other fields blank)
				SBA form 1919 - Application (one for each borrower)
				SBA form 1624 - Certification regarding debarment
				Insurance declaration page for business occupying the subject property
				Electronic Payment Authorization Form
				Projections for two years for business occupying the subject property
				Assumptions for projections form
				Statement of business history and business services form
<b>SBA/SLA TEST SUBMISSION</b>				
				Application Information Form
				Income & Expense Statement - 2016
				Authorization for Credit Information
				Business Debt Schedule
				Credit Report, three bureau with scores
				Personal Financial Statement (SBA Form)
				Tax Return, Personal - 2015
				Tax Return, Business - 2015
<b>HOSPITALITY</b>				
				Recent Star Report
				Franchise Agreement
				Franchise UFOC or FDD
<b>CONSTRUCTION</b>				
				Itemized construction budget
				Project/market feasibility study and/or business plan
<b>MISCELLANEOUS</b>				
				Copy of existing ALTA survey
				1003 - Residential loan application and financial statement
				Last 3 months merchant account statements
				ASTM Environmental Questionnaire
				4506 T - Request for tax verification