



For all files, steps must be taken by the underwriter to evaluate the reasonableness of the expenses by the borrower.

This requires the borrower, or the Borrower's CPA, to provide a business narrative which includes details related to the size/scope of the business, including the information below.

Expenses listed on the P&L or Annual Earnings Summary should generally relate to the information provided below.

**Description of Business/Business Profile:**

**Business Location(s) & Associated Rent or Mortgage Payment:**

**# of Employees (full & part time)/Contractors:**

**Commercial or Retail client base?**

**Does business involve sales of goods or just services? If goods, please provide estimated cost of goods and types of goods sold.**

**Materials/Trucks/Equipment:**

**Business Analysis and Business Website:**

Borrower Signature: \_\_\_\_\_

Date:

Prepared By: \_\_\_\_\_