

SELF-EMPLOYED BUSINESS NARRATIVE FORM

This form to be completed by an individual (non-relative) of the borrower's business, with knowledge and information of the operations and finances of the business. Typical persons submitting this form would include: Controller, Treasurer, V.P. Finance, Finance Manager, Accounting Manager or Human Resources Manager. This form can also be completed by a third- party individual with direct knowledge of the borrower's business, such as Certified Public Accountant or an IRS Enrolled Agent. If the file does not contain or require a CPA prepared P&L, the underwriter will use this narrative to evaluate the reasonableness of expenses listed for the business.

Business Name and Legal Structure (Partnership, Corporation, Limited Liability Company etc.) :

Date Business Started:

Percentage of Business Owned:

Description of Business / Business Profile(Identify if Commercial or Retail client base):

Business Location and Associated Rent:

Is location in a commercial or residential dwelling?

Number of Employees (E) or Contractors (C):

Does Business Provide Sales of Goods, Services or Both? If Goods provide estimated cost of goods:

Materials / Trucks / Equipment / Other.

Business Analysis:

Additional Information to provide underwriting for consideration during their analysis:

I/We hereby certify that the information provided in this form is true, accurate and complete. I/We understand that any misrepresentation made in this document may result in the loan application being declined.

Date: _____ ***Title:*** _____

Signature: _____ ***Name:*** _____