SELF-EMPLOYED BUSINESS NARRATIVE FORM

This form is to be completed by the borrower or an individual of the borrower's business, with knowledge and information of the operations and finances of the business. Typical persons submitting this form may also 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: _____