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:_____