SELF-EMPLOYED BUSINESS NARRATIVE FORM

Borrower Name	Business Name

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):

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Date Business Started: ______________ Percentage of Business Owned: ______________

Description of Business / Business Profile (Identify if Commercial or Retail Client Base)

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Business Location and Associated Rent:

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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:

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Material / Trucks / Equipment / Other:

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Business Analysis:

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Additional Information to provide underwriting for consideration during their analysis:

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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: ______________________