|  |  |
| --- | --- |
| **Project/Borrower**  |  |
| **Address** |  |
| **City/State/Zip code** |  |
| **County** |  |
| **Date and Time of Visit** |  |
| **Reason for Visit** |  |
| **Was the Visit Announced or Unannounced?** |  |
| **Did you Meet Anyone Onsite?** |  |
| **If so, give their name and title:** |  |
| **Description/Type of Property to be Inspected** |  |
| **Notes to Inspector** |  |
| **Inspector and Institution** |  |

***Real Estate Site Inspection Report***

**\*\*If the purpose of this inspection is for construction,**

 **then additional information regarding the draw request and progress report should be attached**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Yes | No | N/A | **Inspector Observations** | **Comments/Explanation** |
|  |  |  | Occupancy/Vacancy |  |
|  |  |  | For Rent/Sale signs |  |
|  |  |  | Activity level |  |
|  |  |  | Neighboring property types |  |
|  |  |  | General prosperity of market area |  |
|  |  |  |  |  |

**Note the condition of the exterior of the property:**

Overall property condition:

Overall property appeal:

Maintenance of property (lawn, snow, etc):

Other:

**Any changes to the exterior of the property since last visit?**

**Note the condition of the interior of the property:**

Overall property condition:

Overall property appeal:

Maintenance of property (paint, flooring, etc):

Other:

**Any changes to the interior of the property since last visit?**

**Do you see the need for any upcoming capital expenditures?**

**Have you had a discussion with any owner or manager about upcoming capital expenditures, and if so, what did they say?**

**Identify any environmental concerns**

**Comments and Recommendations**

***Site Inspection Protocols***

**New Loans**

Owner Occupied Commercial: A complete walk through is necessary, inspecting all areas. Look for any environmental concerns, past or present. Comment on number of employees working, cars in parking lot, condition of facilities, neighbors, etc. Take pictures of outside and anything noted on the interior.

Non-owner Occupied Commercial: A walk through of each unit is preferred, inspecting as much of the property as possible. Look for any environmental concerns, past or present. Comment on number of cars in the parking lot, condition of facility, occupancy, business activity, neighbors, etc. Note any tenants that are “closed” at a time you would expect them to be open or with very little evidence of business. Flag for a closer look at their lease. Inspect mechanicals for age and condition and basement for possible asbestos wrapping. Take pictures of outside and anything noted on the interior.

**Annual Review**

Owner Occupied Commercial: If a planned visit, a basic walk through is preferred just to gauge current operations. Comment on number of employees working, cars in parking lot, condition of facilities, neighbors, etc. Take pictures of outside and anything noted on the interior.

Non-owner Occupied Commercial: Walk through property including commons areas. Comment on number of cars in the parking lot, condition of facility, occupancy, business activity, neighbors, etc. Note any tenants that are “closed” at a time you would expect them to be open or with very little evidence of business. Take pictures of outside and anything noted on the interior.

This site visit report was completed by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date this report was completed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_