**UNDERWRITING INFORMATION FORM**

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| Borrower:  | Phone:  | Email: | Member #: |

**Loan Request:** Provide the full legal name of the borrower, the amount of the request, the intended use of the proceeds. Include any terms and conditions agreed upon with the borrower.

**Business:** Provide a brief description and history of the borrower’s business operation. Include the ownership details of the borrowing entity.

**Market Conditions:** Briefly describe the area surrounding the location of the business/property, who their customers are, and any relevant trends that might impact the business.

**Collateral:** Briefly describe the collateral for the loan, such as type of property, square footage, number of units, etc. Please include the exact address for any real estate pledged.

**Collateral Value:** Provide an estimate of value for the collateral and the source of the valuation, such as a prior appraisal, county assessor, or borrower estimate.

**Items Requested:**

* Credit report(s) – for all borrowers and guarantors and spouses
* 3 years FULL tax returns – for all borrowers and guarantors, and spouses if applicable. This would include business returns and any K-1s
* Year to date P&L
* Signed PFS - for all borrowers and guarantors and spouses
	+ Assets and liabilities should be detailed
	+ Cash and securities should include statements verifying the amount
	+ Debt schedule should be detailed to include institution, balance, payment, interest rate, maturity, etc.
* Collateral – description, support, and documentation
* Source of repayment – explanation and a detailed budget