

Contingent Liabilities Spreadsheet							
Borrower	Relationship to Borrower	Outstanding Balance/Commitment	Amount or % of obligation as guarantor	Is debt past due or in default of any covenants?	Location of borrower or project	Annual Debt Service	Annual Cash Flow

Contingent Liabilities Spreadsheet

- 1. What is the principal business of the Borrower listed above (discuss each one)?
- 2. Who is the principal/executive who runs the business?
- 3. What is your tie to the principal/business?
- 4. How much of your personal annual cash flow comes from this business?
- 5. Are there any restrictive covenants on the borrower that limits dividends/distributions/drawings?
- 6. Is the business pas due or in covenant default on any of its debt?
- 7. Is the business profitable and cash flowing sufficient to service its debt?
- 8. Any problems being experience in revenue, market conditions, management, or profitability?