BUSINESS NARRATIVE
QUESTIONNAIRE AND CERTIFICATION

SAVE FORM CLEAR FORM

Borrower Name: Broker Email:

Business Name:

Business Website: Processor / LO Email:

Account Executive:

1. What industry category best describes the borrower's business?
   If "Other" please describe:
2. Does the business have a physical location? ☐ Yes ☐ No
3. Does the business have more than one physical site? ☐ Yes ☐ No
4. What is the address of the business physical location?
5. How many full-time employees/contractors do you have?
6. Does the business provide a product (i.e., clothing, food service/restaurant, jewelry, manufacturing, retail sales, etc.)? ☐ Yes ☐ No
7. Does the business provide a service (i.e., accounting, consulting, financial planning, real estate sales, insurance sales, law, therapy, etc.)? ☐ Yes ☐ No
8. Is it a "real estate" related business (i.e., builder, developer, property flipper, etc.)? ☐ Yes ☐ No
9. What percentage of the business do you own?
10. How does your business get paid?

☐ Check ☐ Branch Deposits ☐ PayPal ☐ Cash App
☐ Cash ☐ Zelle ☐ Square
☐ Online Deposits ☐ Venmo ☐ Other

11. Please describe the business operations, how it is managed, and any key details you can provide.

Fixed Expense Factor Table			
Number of Full-time Employees/Contractors	0 -1	2 -10	11+
Service Business *	30%	50%	60%
Product Business **	40%	60%	70%
Real Estate Business ***	70%	75%	80%

Borrower Signature: ______________________________

*Service Business examples: Accounting, Consulting, Counseling, Financial Planning, Insurance, Law, Therapy, etc.

**Product Business examples: Clothing/Jewelry, Construction, Food Service/Restaurant, Manufacturing, Retail, Trucking, etc.

***Real Estate Investors (without a schedule of current real estate), Property Developers and Property Flippers. CPA letters will not be accepted for a lower expense ratio.