

800-775-9716 | SBC NATIONAL

5655 Lindero Cyn Rd #626
West Lake Village, CA 91362

i Complete this form. Send it along with your completed 1003 and current tri-merge credit report to your Account Executive.



SMALL-BALANCE Loan Evaluation Form

Commercial Financing Advisor

Email

SBC Contact

COMMERCIAL FINANCING ADVISOR	ACCOUNT MANAGER
PHONE	PHONE
FAX	FAX
EMAIL	EMAIL

Referring Broker Contact

CONTACT	COMPANY	
PHONE	CELL PHONE	
EMAIL	FAX	
CITY	STATE	ZIP

Loan

LOAN AMOUNT: \$	LOAN TYPE REQUESTED
BROKER FEE	LOAN PRIORITY
FIXED PERIOD	AMORTIZATION

Conditions

CONDITIONS NEEDED MUST BE 100% COMPLETED

ALL BORROWER REQUIREMENTS:

- 1003 OR PERSONAL FINANCIAL STATEMENT (PFS)
- CURRENT CREDIT REPORT (LESS THAN 60-DAYS OLD)

OWNER-OCCUPIED BORROWER:

- 2009/2010/2011 PERSONAL TAX RETURNS
- BORROWER SCHEDULE OF REAL ESTATE OWNED (IF NOT DETAILED ON 1003 OR PFS)
- 2009/2010/2011 BUSINESS TAX RETURNS
- YEAR TO DATE 2012 BUSINESS FINANCIAL STATEMENT (NO MORE THAN 60-DAYS OLD; NO PARTIAL MONTH)
- IF TENANTS IN ADDITION TO BORROWER BUSINESS, THEN A CURRENT RENT ROLL (DATED AS OF THE 1ST DAY OF MOST RECENT MONTH)
- COPY OF CURRENT COUNTY PROPERTY TAX STATEMENT (NEEDS TO SHOW ANNUAL PROPERTY TAX AMOUNT AND PROPERTY IDENTIFICATION NUMBER)
- DIGITAL PHOTOS (INTERIOR, EXTERIOR, STREET SCENE)
- IF REFINANCE, COPY OF CURRENT NOTE
- IF PURCHASE, COPY OF REALTOR LISTING

INVESTOR BORROWER:

- 2010/2011 PERSONAL TAX RETURNS
- BORROWER SCHEDULE OF REAL ESTATE OWNED (IF NOT DETAILED ON 1003 OR PFS)
- 2010/2011 PROPERTY OPERATING STATEMENTS (SCHEDULE E, OR BORROWING ENTITY TAX RETURNS OR CERTIFIED INCOME/EXPENSE STATEMENTS)
- YEAR TO DATE 2012 PROPERTY OPERATING STATEMENT (NO MORE THAN 60-DAYS OLD; NO PARTIAL MONTH)
- CURRENT DETAILED RENT ROLL (AS OF THE 1ST DAY OF MOST RECENT MONTH)
- COPY OF CURRENT COUNTY PROPERTY TAX STATEMENT (NEEDS TO SHOW ANNUAL PROPERTY TAX AMOUNT AND PROPERTY IDENTIFICATION NUMBER)
- DIGITAL PHOTOS (INTERIOR, EXTERIOR, STREET SCENE)
- IF REFINANCE, COPY OF CURRENT NOTE
- IF PURCHASE, COPY OF PURCHASE & SALE AGREEMENT* AND/OR COPY OF REALTOR LISTING

Borrower

BORROWER	MID SCORE	
CO-BORROWER	MID SCORE	TITLE HELD IN NAME OF
YEARS OF INVESTOR EXPERIENCE	CAN SBC COMMUNICATE WITH BORROWER Yes No	

Property

PROPERTY ADDRESS	CITY	STATE	ZIP CODE
PROPERTY TYPE	OCCUPANCY		
PROPERTY VALUE	VALUE SUPPORTED BY		
INVESTOR OCCUPANCY %	OWNER OCCUPANCY %		
NUMBER OF UNITS	YEAR BUILT/LAST RENOVATED		
BUILDING SQUARE FOOTAGE	LAND SQUARE FOOTAGE		
PROPERTY CONSTRUCTION	CURB APPEAL		

Refinance

REFINANCE TYPE	CURRENT LENDER	
CURRENT LOAN BALANCE	CURRENT MONTHLY PAYMENT	
CURRENT LOAN TYPE	NOTE MATURITY DATE	
ORIGINAL PURCHASE PRICE:	ORIGINAL PURCHASE DATE:	LAST REFINANCE DATE:
PURPOSE OF CASH OUT:	CASH OUT AMOUNT:	

Purchase

LIST PRICE/OFFER AMOUNT:	CURRENTLY UNDER CONTRACT: Yes No	
REALTOR:	REALTOR CONTACT NUMBER	REALTOR EMAIL
DOWN PAYMENT AMOUNT:	SOURCE OF DOWN PAYMENT	
PURCHASE OFFER DATE:	CONTRACT EXPIRATION/CLOSING DATE	



***THIS IS NOT A COMMITMENT TO LEND:**
Based on the credit documentation provided, it appears that the applicant(s) may qualify for the loan terms and pricing provided below. However, approval for the loan is subject to the review, underwriting and approval of SBC National, in its sole and absolute discretion, after reviewing the entire loan package. This credit grading form is for informational purposes only and should not be relied upon as an approval, commitment or guarantee of any kind. All pricing parameters are estimates and are subject to change. Actual pricing and expiration dates for pricing will be determined if approval is granted by SBC National.