



Conventional Commercial Real Estate Loan

Property Information – (once identified)

- 2-3 years of operating statements (income & expense) for the property
- Current rent roll, and copies of signed leases
- Environmental Questionnaire (blank form attached)
- Copy of the most recent appraisal (if available)
- Copy of most recent environmental report (if one is available you may be able to avoid paying for a Phase 1 and/or a Phase 2 report)
- Copy of purchase agreement and any amendments thereto (if applicable)
- If a refi, copy of the most recent statement(s) for the existing loan(s) against the property

Guarantors (every 20%+ owner of the future holding entity)

- Personal Financial Statement, signed (attached)
- Real Estate Schedule for all real estate held (blank form attached)
- 3 years of Federal Tax Returns (including all **K-1s** and statements)
- Bank/Brokerage statements supporting liquid assets listed on PFS (can be collected later)
- Trust Questionnaire, if assets are held in trust (attached, can be collected later), along with the first page, signature page, trustee designation, and successor trustee designation pages from the trust document

Borrowing Entity (if applicable) – can be collected later

- Formation documents (i.e. articles of incorporation, partnership agreement, LLC formation documents, depending on entity type)
- Certification of Beneficial Ownership (blank form attached)
- Copies of state-issued photo ID for every person mentioned on the Certificate of Beneficial Ownership
- Corporate Resolution/Board Minutes certifying who is allowed to transact on behalf of the company and how many signatures are required to do so.