

## Commercial Loan Document Checklist

**Thank you for your interest in working with Commercial Lending USA as your Financial Partner. Please submit the following items to expedite the loan approval process. If you have any questions, don't hesitate to contact us.**

SL	Document Type	Required
1	Driver's License, Permanent Resident or Passport (Front and Back)	<input type="checkbox"/>
2	Tri-Merge Credit Report if Available	<input type="checkbox"/>
3	12 Months Business Bank Statement	<input type="checkbox"/>
4	3 Months Personal and Business Bank Statements	<input type="checkbox"/>
5	Business Incorporation/ Operating Agreement/ Article and Bylaws	<input type="checkbox"/>
6	Recent Appraisal Report if Any	<input type="checkbox"/>
7	Sales Contract if New Purchase	<input type="checkbox"/>
8	2 Years Cash Flow Projection	<input type="checkbox"/>
9	All Lease Agreements if Available	<input type="checkbox"/>
10	Copy of the Hazard Insurance and Agent Contact Information	<input type="checkbox"/>
11	Last 2 Year- Profit and Loss Statement & Balance Sheet	<input type="checkbox"/>
12	Business or Executive Plan if Available	<input type="checkbox"/>
13	Related Parties Contact Information (Attorney, Realtor, Contractor etc.)	<input type="checkbox"/>
14	Plans, Survey, Subdivision, Permits, and Licenses (New Construction)	<input type="checkbox"/>
15	Complete Commercial Application	<input type="checkbox"/>
16	Short Commercial Application	<input type="checkbox"/>
17	Borrower's Authorization	<input type="checkbox"/>
18	Personal Financial Statement	<input type="checkbox"/>
19	Construction Intake Form	<input type="checkbox"/>
20	Construction Project Summary	<input type="checkbox"/>
21	Schedule of Real Estate Owned	<input type="checkbox"/>
22	2 Years Rent Roll and Operating Expenses	<input type="checkbox"/>
23	Builder's REO Tracking Record	<input type="checkbox"/>
24	Rehab Construction Budget	<input type="checkbox"/>
25	3 Years Business and Personal Income Tax Returns	<input type="checkbox"/>
26	Business and Personal Budget Analyses	<input type="checkbox"/>
27	Owner's Resume and Experience	<input type="checkbox"/>
28	1031 Exchange Agreement if Any	<input type="checkbox"/>
29	SBA Borrower's Information	<input type="checkbox"/>
30	USDA Application Form	<input type="checkbox"/>

### Underwriting Notes: Fannie Mae/ Freddie Mac Loans