

BDO Presentation Form

Date:			
Loan Type:		Pick one:	
Borrower Name:			
d/b/a Name:			
Guarantor 1:		Email 1:	
Guarantor 2:		Email 2:	
Guarantor 3:		Email 3:	
Guarantor 4:		Email 4:	
Project Type:		Pick one:	
Franchise (if applicable):			
Project State:			
Project City:			
Loan Amount:		\$	
LO Name:			
Broker Name:			
Broker Company:			
Broker Phone#:			
Broker Email:			
Broker Fee %:			
Broker Fee Amount:			
Closing Costs Pd by Bank (7a-pd out of pocket):		\$	or %
Describe items to be covered (appraisal, SBA fee, etc.):			
Interest Rate (7a & USDA loans if applicable):			
Prepayment Penalty:			
Multiple Disbursement?		<input type="checkbox"/> Yes	<input type="checkbox"/> No

Policy Exception Parameters:

Is the DSCR within policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> n/a
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Mitigant: ___

Is the Collateral within policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> n/a
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Mitigant: ___

Is the Management within policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> n/a
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Mitigant: ___

Is the average FICO > 640 for a 7(a) or > 660 for a 504?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> n/a
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Mitigant: ___

Is the injection amount within policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> n/a
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Mitigant: ___

Total number of exceptions:	Pick one:
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Submission Parameters:

If there is a “NO” response to any of the questions below, then you are not to submit loan request. By checking “YES”, you acknowledge that if the information is not provided, CBETN will return the file to the BDO until such time as the information is gathered.

Have you spoken directly with the borrower?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Have all industry specific checklists/questionnaires been completed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
If construction (or leasehold improvements), has the construction questionnaire been completed or has supporting documentation such as plans, specs, bids, etc., been included in file?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Has the primary business been spread in detail?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Has the PFS been completed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Does the PFS include adjustments from the credit report?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Has the personal needs calculation been factored into the primary DSC spread?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
If a debt refi, has the note been included and has support of eligibility been provided?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Has the source of injection been clearly identified and stated in the report?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Have affiliates been spread?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Have all applicable debt schedules been included?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Has a detailed analysis of management been completed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Have the following major points been discussed in the business history section (if applicable)?			
• Ownership breakdown and discussion	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
• General discussion on what business does / what services are provided	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
• Location and market description	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
• Competition	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
• Collateral description	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
• Sales and net income trends	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
• If purchase, breakdown of terms of purchase	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA

If there is a “YES” response to any of the questions below, then please follow the instructions provided.

Has there been a bankruptcy in the last 7 years? If yes, a prescreen with a CO on this issue is required.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
Is it a ground lease? If yes, DO NOT SUBMIT!	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA

Items Missing From Submission Package:

- Item 1: _____
Reason: _____
Date Expected: _____

- Item 2: _____
Reason: _____
Date Expected: _____

- Item 3: _____
Reason: _____
Date Expected: _____

- Item 4: _____
Reason: _____
Date Expected: _____

Business History:

Proposed or current ownership breakdown:	
Year business was founded:	

Management Evaluation:

Other Information:

STRENGTHS AND WEAKNESSES:

Strengths:

Weaknesses:

Other Comments:

Site Visit:

Has Site Visit been completed? Yes (please answer the questions below)
 No (third party site visit will be ordered upon approval and deposit)

Date of Site Visit:	
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Describe condition of property:

Describe surrounding area in all directions (cross streets, adjacent buildings & their uses, traffic flow, etc.):

Describe any potential environmental hazards in area (gas stations, auto repair, etc. – includes the presence of chemicals, storage tanks, drums, evidence of spills, evidence of garbage/waste disposal, etc.):

Other Site Visit comments:

Property photos are required, including of surrounding area in all directions. Please attach property photos on separate sheet(s) & label them accordingly.

BDO Signature	Date