

Cover Letter: Pre-Submission Bank Statement Review

1. Borrowers Name: _____
2. Property Address: _____
3. Type of Business _____
4. Borrower's Ownership%: _____
5. Credit Score (Primary Income Earner): _____
6. LTV: _____
7. Estimated Property Value: _____
8. Method of Qualifying (select one)

____ Method 1 (Default expense factor of 50%)

____ Method 2 (Utilize CPA Prepared P&L

____ Method 3 (CPA provided expense factor of _____%)

____ Personal Bank Statements – Comingled

____ Personal Bank Statements – with 3 months Business Bank Statements utilizing transfers from the business account only