

## NON-AGENCY SELF-EMPLOYED BUSINESS NARRATIVE FORM

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This form must be completed by the borrower or a qualified representative of the borrower's business who has direct knowledge of business operations and financial activities. Typical individuals submitting this form may also include: Controller, Treasurer, VP Finance, Finance Manager, Accounting Manager or Human Resources Manager. This form may also be completed by a qualified third party with direct knowledge of the borrower's business, such as a Certified Public Accountant or an IRS Enrolled Agent. If the file does not include or does not require a CPA-prepared P&L statement, the Underwriter will rely on this narrative to evaluate the reasonableness of expenses listed for the business.

Business Name and Legal Structure (Partnership, Corporation, Limited Liability Company etc.):

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Date Business Started: \_\_\_\_\_

Percentage of Business Owned: \_\_\_\_\_

Description of Business / Business Profile (Identify if Commercial or Retail client base):

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Business Location and Associated Rent: \_\_\_\_\_

Is the location in a commercial or residential dwelling? \_\_\_\_\_

Number of Employees (E) or Contractors (C): \_\_\_\_\_

Does the Business Provide Sales of Goods, Services or Both?  Sales of Goods  Services  Both

If Goods are provided, what is the estimated cost of goods: \_\_\_\_\_

Materials / Trucks / Equipment / Other:

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Business Analysis:

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Additional Information to provide underwriting for consideration during their analysis:

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*I/We hereby certify that the information provided in this form is true, accurate and complete. I/We understand that any misrepresentation made in this document may result in the loan application being declined.*

Signature: \_\_\_\_\_ Name: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

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