



Cave Creek Financial Associates has partnered with a leading commercial funding group to provide 40 different types of business financing to its client companies. Loans types, criteria, and application procedures are outlined in this document. Please give us a call at 480-256-2595 to discuss your financing needs.

BUSINESS LOAN PROGRAMS

SBA 7(A)

For all owner occupied Businesses

- a) Purchase, Refinance, Rehab, Construction, Working Capital, Equipment
- b) 75% to 80% Max Financing
- c) Max Interest Rate - Prime + 2.75%
- d) Variable and some Fixed Pricing Available
- e) 10 to 25 year Term / 10 to 25 Year Amortization
- f) Prepayment Real Estate - 5/3/1 - No prepayment < 15 yr term
- g) Recourse
- h) Min Loan Amount \$350,000 - Max Loan Amount \$5,000,000

SBA SMALL LOAN ADVANTAGE (SLA)

For all owner occupied Businesses

- a) Acquisition, Refinance, Rehab, Working Capital, Equipment
- b) 75% to 80% Max Financing
- c) Rates Start in the mid to high 5's
- d) Variable and some Fixed Pricing Available
- e) 20-25 year Terms / 20-25 Years Amortization
- f) Prepayment Real Estate - 5/3/1 - No prepayment < 15 yr term
- g) Recourse
- h) Min Loan Amount \$100,000 - Max Loan Amount \$350,000

SBA 504

For all owner occupied Businesses

- a) Fixed Asset Purchase, Construction
- b) 80% to 90% Max Financing
- c) Rates Start in the mid to high 5's
- d) Variable/Fixed (1st) and Fixed (2nd) Pricing Available
- e) 10 year Term (1st) / 10 or 20 Year Amortization (2nd)
- f) Declining Pre-Payment Penalty
- g) Recourse
- h) Min Loan Amount \$500,000 - Max Loan Amount \$5,000,000

USDA – B&I

For all investor and owner occupied Businesses

- a) Purchase, Refinance, Rehabilitation, Construction
- b) Towns with less than 50,000 population
- c) 75% to 80% Max Financing
- d) Rates Start in the mid to high 6's
- e) Variable and some Fixed Pricing Available - Recourse
- f) 25-30 year Terms / 25-30 Years Amortization
- g) Declining Pre-Payment Penalty
- h) Min Loan Amount \$750,000 - Max Loan Amount \$10,000,000

SBA EXPRESS LINE OF CREDIT

For all owner occupied Businesses

- a) Working Capital - Revolving Line of Credit
- b) Term of loan - 3 years then it will convert
- c) Need to do a monthly cash flow for amount needed
- d) All other terms are like you have with the Small Loan Advantage Program
- e) Min loan Amount \$100,000 - Max Loan Amount \$350,000

CREDIT PACKAGE NEEDED FOR 7(A) - SBA EXPRESS - SBA EXPRESS LOC - SBA 504 - USDA B&I

- 1) Executive Summary
- 2) Personal Financial Statement
- 3) 3 Years of 1040's
- 4) 3 Years of subject 1120, 1065, Schedule C
- 5) Interim Year to Date Profit & Loss and Balance Sheet
- 6) Resume
- 7) Tri-Merged Credit Report
- 8) Profit and Loss Projections 2 Years (by Month for the first 12)
- 9) Business Plan – STR Report – FDD

HARD ASSET BACKED SMALL WORKING CAPITAL

Titled Vehicles / Hard Assets

- a) Working Capital / Expansion / Inventory
- b) Needs to be in business for > 3 years
- c) Minimum Credit Score is 650
- d) LTV - 50% - must have 1st Lien
- e) Term < 36 months
- f) Min loan Amount \$10,000 - Max Loan Amount \$50,000
- g) Need Application / 3 mths of Banks / Proof of ownership / Color Pictures / Condition Report /

REVENUE BASED SMALL DOLLAR LOAN PROGRAMS

For most all Businesses(some restricted industries)

- a) Working Capital / Expansion / Inventory
- b) Needs to be in business for 6 + months
- c) Minimum annual Sales is \$150,000
- d) Based off of % of Avg Mthly Sales
- e) Repayment in 4 to 24 months - *No Security taken*
- f) Min loan Amount \$5,000 - Max Loan Amount \$250,000

CREDIT PACKAGE NEEDED - SMALL BUSINESS LOAN

- 1) Application
- 2) 2013 Business Tax Return
- 3) 6 months of Bank Statements (12 mths if seasonal business)
- 4) 4 months of Card Processing Statements
- 5) Tri-Merged Credit Report
- 6) Color Copy of Driver's License

BUSINESS UNSECURED LINES OF CREDIT

Available for new and existing businesses - this is a Credit Card Program

- a) Start-Up's and Businesses

< 2 years	\$75,000
> 2 years	\$150,000
- b) Credit Scores need to be > than 720
- c) Current Credit Card Utilization < 30%
- d) Interest Rates:

Full Doc	As low as 6.99%
Stated	As low as 8.99%

CREDIT PACKAGE NEEDED - UNSECURED LINE OF CREDIT

- 1) Application
- 2) Tri-Merged Credit Report

ACCOUNTS RECEIVABLE FACTORING

For all Businesses

- a) Flexible Invoice Factoring and Receivables Purchase Line
- b) Industries - Oil and Gas / Printing / Manufacturing / Temporary Staffing / Telecommunications / Transportation / Distributors / Janitorial / Construction / Consulting + more
- c) Specialized Program – available for Progressive Billing / one (1) billing for the Construction Industry & Non-Notification
- d) Prohibited Industries - Businesses selling to consumers
- e) Max Advance Rate is 70% to 80%
- f) Small Program Min \$5,000 to \$500,000
 Standard Program Min \$50,000 to \$3,000,000
 Large Program Min \$100,000 to \$10,000,000

PURCHASE ORDER FINANCING

Available for Finished Products

- a) Payments made to supplier by LOC
- b) Supplier payment is the lower of actual cost or 75% of customer PO
- c) Fees - 3% of 30 days and 1% for 10 day increments thereafter an if an LOC is issued these cost are passed on which is generally 75 basis points
- d) Minimum \$100,000 with no max

ABL (ASSET BASED LENDING FOR WORKING CAPITAL LOC)

For all Businesses needing a true Line of Credit

- a) For Businesses needing Working Capital Lines of Credit
 - 1) Minimum Loan Amount \$400,000 (needs to be min. mthly sales)
 - 2) Maximum Loan Amount \$6,000,000
- b) This LOC will be tied to the following advances:

Accounts Receivable	up to 85%
Inventory	up to 25%
Real Estate	up to 65% (2nd OK if equity)
- c) Term will be for 12 to 36 months
- d) Interest Rate will depend on the size of the transaction but it will run somewhere from 12% up to 20%

CREDIT PACKAGE - AR / PO / ABL PROGRAMS:

- 1) Application
- 2) Last 3 years of Financial Statements (Profit & Loss and Balance Sheet on Accrual Basis)
- 3) Current Interim Year to Date Financial Statement (Profit & Loss and Balance Sheet on Accrual Basis)
- 4) Current Accounts Receivable Aging (For Medical you will need to Separate by Medicare, Medicaid, Major Insurance Companies or Other)
- 5) Historical collections ratio report
- 6) Current Accounts Payable Aging
- 7) Copy of Purchase Order

LEASING

For Businesses

- a) Specialize in A to C Credits
- b) Purchase and Sale Leaseback
- c) Medical / Technology / Construction / Ag Equipment / FF&E / Energy Efficiency Equipment / Capital Leases / Operating Leases Equipment Finance Agreements / Vendor Programs
- d) Application only up to \$50,000 - Hard Asset up to \$150,000
- e) Min Lease Amount \$5,000 Maximum Lease Amount \$500,000
- f) If unable to lease the total amount needed for a project we can tie the remaining amount to our Small Dollar Loan Program

STARTUP LEASING PROGRAM:

For Businesses

- a) Application Only \$5,000 to \$25,000
- b) Time in Business < 2 years
- c) Minimum Credit Score 650
- d) Other No prior Bankruptcy

CREDIT PACKAGE NEEDED FOR LEASING:

- 1) Application
- 2) Last 3 months of Bank Statements
- 3) Description of the Equipment to be leased and the dollar amount
- ** Full Doc will include the above and this additional information
- 4) Personal Financial Statement
- 5) 3 Years of 1040's
- 6) 3 Years of subject 1120, 1065, Schedule C
- 7) Interim Year to Date Profit & Loss and Balance Sheet
- 8) Credit Report

TRANSITIONAL LOAN FINANCING FOR BUSINESSES

For businesses which have a large amount of Machinery & Equipment

- a) Typically written for a 12 to 18 month term
- b) Structured with 90 to 180 days of monthly interest only payments
- c) Principal reduction after interest only payments
- d) Minimal or NO personal guaranty from the principals
- e) Generally 50% of Liquidation Value or less
- f) Minimum Loan is \$250,000
- g) Loan based on value of Machinery & Equipment and not the cash flow, profitability or financial projections of the business

CONVENTIONAL BUSINESS LOAN PROGRAM

For businesses located East of the Mississippi River - Equipment / LOC / Real Estate - Refinance / Acquisition

- a) Minimum Loan Amount \$100,000 - Max Loan Amount \$10,000,000
- b) LTV 75% No Real Estate
80% If Real Estate is part of the request
- c) Interest Rate 6.00% If No Real Estate
Fixed If Real Estate is part of the request
- d) Amortization 7 years No Real Estate
20 years If Real Estate is part of the request
- e) Term Will be determined by the request
- f) Other Business needs Historical Debt Coverage
Balance Sheet needs to have Liquidity
Personal Credit Scores over 700+

INVESTMENT PROPERTY LOAN PROGRAMS

FHA-HUD (221 D4 / 223 F / 223 A7 / 232)

For Apartments, Apartment Rehabs, and Senior Housing

- a) Purchase, Refinance, Construction
- b) up to 83% Financing
- c) Rates Start in mid 3's
- d) 35 Year Term / 35 - 40 Year Amortization
- e) Declining Pre-Payment Penalty
- f) Non-Recourse
- g) Min Loan Amount \$3,000,000

CONDUIT (CMBS)

For Class "A" Office, Apartments, Retail, Hotels, Industrial Warehouse

- a) Purchase, Refinance
- b) 75% Max Financing (65% on Hotels)
- c) Rates in the mid 4's to low 5's – lower if LTV is less than 50%
- d) 10 Year Fixed Pricing
- e) 10 Year Terms / 25-30 Years Amortization
- f) Defeasance (can only defease with US Treasuries)
- g) Non-Recourse except for standard carve outs
- h) Min Loan Amount \$1,000,000

CREDIT PACKAGE NEEDED:

- 1) Executive Summary
- 2) Resume
- 3) Personal Financial Statement & RE Owned Schedule
- 4) 3 Years of 1040's
- 5) 3 Years of subject 1120, 1065, Schedule C

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For Apartments, Apartment Rehabs, Senior Housing

- a) Purchase, Refinance
- b) Cash Out 75% LTV / No Cash Out 80% LTV / Student Housing 70% LTV
- c) Rates Start in mid 3's to mid 5's - Fixed and Variable Pricing
- d) 30 Year Term / 30 Year Amortization
- e) Yield Maintenance Pre-Payment Penalty
- f) Recourse / Non-Recourse with Standard Bad Boy Carve Outs
- g) Min Loan Amount \$750,000

COMMUNITY BANK LOAN PROGRAM

For all Investor and owner occupied Property Types

- a) Purchase, Refinance, Rehabilitation, Construction
- b) 50 to 75% Max Financing (Student 70% & Foreign Nationals 50%)
- c) Rates Start in the lower 5's
- d) 3/5 Year Fixed Pricing
- e) 3-7 Year Terms / 20/25 Years Amortization
- f) Declining or Yield Maintenance Pre-Payment Penalty
- g) Recourse
- h) Min Loan Amount \$250,000

CREDIT PACKAGE CONTINUED:

- 6) Interim Year to Date Profit & Loss and Balance Sheet
- 7) Trailing 12 month Profit and Loss
- 8) Current Detailed Rent Roll
- 9) Color Pictures both Interior and Exterior
- 10) Credit Report on all Principals - any Short Sales/Deed in Lieu/Foreclosures

CMBS LOOK A LIKE PROGRAM:*For Multifamily, Industrial, Office, Retail, Mixed Use, Self Storage*

- a) Refinance, Acquisition
- b) 75% Multifamily
70% Industrial/Office/Retail/Mixed Use/ Self Store
- c) Rates Start in the low 4's to low 5's
- d) 3/5/7 year Hybrid ARMS & 10 Fixed
- e) 10 year Term 25/30 year Amortization
- f) Occupancy must be 90% for the last 90 days
- g) Flexible Stepdown Prepayment Penalty
- h) No Reserves or Impounds < 65% LTV Non-Recourse
- i) Min Loan Amount \$1,000,000 Max Loan Amount \$10,000,000

CTL (CREDIT TENANT LEASE/NNN)*For BBB+ or better Credit Rated Tenants*

- a) Purchase, Refinance
- b) 90 to 95% Financing
- c) Rates Start in the mid to high 5's
- d) Fixed Pricing
- e) Term and Amortization will match or not to exceed the outstanding life of the lease agreement
- f) Defeasance Pre-Payment Penalty
- g) Non-Recourse > \$3,000,000
- h) Min Loan Amount \$1,000,000

CREDIT PACKAGE NEEDED FOR CLT FINANCING:

- 1) Executive Summary
- 2) S&P Credit Rating Report
- 3) Lease Agreement
- 4) Interim Year to Date Profit & Loss and Balance Sheet
- 5) Color Pictures

BRIDGE LOANS NATIONWIDE*For all Property Types*

- a) Rates start at 10%
- b) 12 Months with one 12 Month extension for 2pts
- c) 5 to 8 Points
- d) 60 to 65% Max Loan to Value (70% Max on a case by case basis)
- e) Min Loan Amount \$500,000 Max Loan Amount \$10,000,000

SMALL BALANCE BRIDGE LOANS NATIONWIDE*For almost all property types*

- a) Rates start at 12.99%
- b) 3 / 5 / 15 year Term 25/30 year Amortization
- c) 3 to 6 Points
- d) 65% LTV Refinance - 70% LTV Acquisition
- e) Min Loan Amount \$100,000 Max Loan Amount \$1,500,000

STATED LOAN PROGRAM*For the following property types - Apartments, Office, Retail, Warehouse, Self-Storage, Automotive Services*

- a) Rates start at 7.99%
- b) 3 to 5 yr Fixed Options - 30 yr Term / 30 yr Amortization
- c) 60% to 75% LTV Depending on Property Type
- d) State Restrictions apply to this program
- e) Assumable
- f) Min Loan Amount \$100,000 Max Loan Amount \$5,000,000

CREDIT PACKAGE NEEDED FOR STATED PROGRAM:

- 1) 1003 Application
- 2) Rent Roll
- 3) Rental Agreements
- 4) Credit Report

LAND LOANS*For Commercial Lots / Residential subdivisions / Farm Land*

- a) Purchase, Refinance
- b) LTV's

Purchase	50%
Refinance	40%
Remote	25%
Farm	55%
- c) Interest Rate - 11.90% to 14.90%
- d) Term - 3 years Interest Only
- e) No Pre-Payment Penalty
- f) Fee charged is 8.00%
- g) Min Loan Amt \$150,000 to Max Loan Amt \$1,500,000

TRANSITIONAL BORROWER PROGRAM*For Borrowers who are credit challenged due to a Bankruptcy or Deed in Lieu several years ago rebuilding their credit*

- a) Cash Out / Purchase / Refinance
- b) Property Type - Multi-Family/Office/Retail/Self Storage/
Industrial/Mobile Home Parks
- c) Minimum Amount \$250,000 to Max Amount \$5,000,000
- d) LTV - up to 75%
- e) Interest Rate start at 8.00%
- f) Term - 5 / 7 / 10 / 15 / 30
- g) Amortization - up to 30 years
- h) Min DSCR 1.20+
- i) Min Credit Score 550

SFR ACQUISITION CREDIT PROGRAM:*For SFR Portfolio's of more than 5 SFR*

- a) Portfolio Acquisition & Rehab
- b) Advance Rate - up to 80% of Purchase Price
- c) Interest Rate - starting at 8.00%
- d) Term - 12 to 24 months
- e) Min Loan Amt \$500,000 to Max Loan Amt \$20,00,000
- f) Time to Close - 30 to 45 days
- g) Non-Recourse (needs to have several yrs of experience)

SFR LANDLORD FINANCING PROGRAM:*For SFR Portfolio's of more than 5 SFR*

- a) Stable Portfolios
- b) LTV up to 75% of BPO
- c) Interest Rate - starting at 5.25%
- d) Term - 5 years
- e) Min Loan Amt \$500,000 to Max Loan Amt \$20,00,000
- f) Time to Close - 6 to 8 weeks
- g) Non-Recourse (needs to have several yrs of experience)

CREDIT PACKAGE NEEDED FOR SFR FINANCING:

- 1) Executive Summary
- 2) Personal Financial Statement
- 3) REO schedule (Detailed) with rent roll information
- 4) 3 years of P&L's on the portfolio
- 5) Interim P&L and Balance Sheet for 2014 YTD
- 6) Recent BPO's if available

SPECIALTY PROGRAMS

AGRICULTURAL ADVISORY SERVICES

For all Agriculture Related Businesses and Agricultural Banks

- a) Cash Flow Problems / FDIC Situations / Restructuring / Partner Buyouts / Government Guaranteed Lending help / Securing Disaster Loans
- b) This is done on a consulting basis
- c) Principals have over 30+ years in the Agricultural related consulting to Community Banks / Farm Dealerships / Other Ag related businesses

CONSUMER FINANCE PROGRAM FOR MERCHANTS

For Merchants looking for financing for their products

- a) Loan Amounts from \$1,000 to \$100,000
- b) 100% funding to the Merchant (no discounts)
- c) Up to 8 Lenders process each application
- d) Terms from 12 to 84 months
- e) Rates as low as 5.99%
- f) Challenged Credit Scores as low as 550

BUSINESS PAYMENT SOLUTIONS

Credit Card Processing

- a) We can offer lower rates than currently receiving
- b) Able to handle AMX
- c) POS Systems - Hardware and Software
- d) Industries
 - Retail Petroleum / Grocery
 - Wireless Mobile / Phone swipe
 - Service Internet
 - Mail/Phone Order High Risk Industries & Merchants
- e) Need the last 3 months of Credit Card Processing Statements in order to give you a quote

CONVENTIONAL FRANCHISE LOAN PROGRAM

For all approved Franchises (Currently 40 Franchise Concepts approved)

- a) Seek to finance existing multi-unit franchisees of concepts **with 100+ stores in their system**
- b) Focus on Franchise owners with more than 3 Locations – will not finance operators first store
- c) Interest Rates starting at 7.00% - all rates are Fixed
- d) Up to 10 year repayment
- e) Minimum Credit Score is 680 – these loans are Recourse
- f) Fees – 1.00% Origination - \$2,000 est Closing cost/store
- g) When financing is used for expansion – they underwrite the loan repayment off the current stores which are operating - no credit given for the new store location
- h) Minimum Loan amount \$500,000 Maximum Loan amount is \$10,000,000

CREDIT PACKAGE NEEDED - CONVENTIONAL FRANCHISE PROGRAM:

- 1) Credit Application with Current Personal Financial Statement
- 2) Interim Year to Date Profit & Loss / Balance Sheet – Debt Schedule to match
- 3) 3 Years of 1040's
- 4) 3 Years of subject 1120, 1065, Schedule C for Current Business
- 5) Store Info Chart
- 6) Pictures of the Locations

LEVERAGELINE (STOCK LOAN)

For Individuals who have a stock portfolio

- a) Opportunity Capital
- b) Minimum Loan Amount \$100,000
- c) Advance rate of 65% for Traded Stock
- d) Don't need to move your trading account unless over \$2,000,000 loan

CONSUMER LEASING PROGRAM FOR MERCHANTS

For Approved Merchants

- a) Lease Amounts from - \$5,000 to \$25,000
- b) Application only program
- c) Takes 5 mins for approval after submission
- d) FMV or Lease to Own programs offered up to 60 months
- e) Merchant approval to participate in program takes up to 48 hrs
- f) Merchant receives their entire invoice amount after delivery / installation confirmation (no discount)
- g) Prohibitive Equipment
 - Water purification type products
 - Copiers
 - ATM Machine
 - 100% Software
 - Titled Vehicles

NON-PROFIT FINANCING PROGRAM

For Non-Profits in MN/WI/MI/IA/IL/IN/OH/KS/MO

- a) Loan Amounts for the following:
 - Facility Loans: \$10,000 to \$1,500,000
 - Facility Improvement: Starting at \$10,000
 - Equipment & Vehicle: Starting at \$10,000
- b) Terms up to 15 years
- c) Below market rates
- d) Financing up to 95% of total project costs
- e) Second lien loans
- f) Sectors Served:

Multi-service agencies	Youth/Adult/Senior Services
Early Childhood Care & Ed	Affordable Housing
Education	Special needs providers
Health Care	Arts & Culture

CAR DEALERSHIP PROGRAM

For all New and Used Vehicle Dealership (Flagged)

- a) Standard Loan Program for the Acquisition/Refinance/Partner Buyout
 - 1) Minimum Loan Amount \$100,000
 - 2) Maximum Loan Amount \$10,000,000 (Using the SBA 504 program)
- b) New and Used Car Floor Plan for Flagged Dealership (1.75% to 2.50%)
 - 1) Minimum Loan Amount \$1,000,000
 - 2) Maximum Loan Amount \$ None
- c) Advances

New	100%	of Manufacturers Invoice Cost
Used	100%	Auction
	100%	Rental
	90%	Trade (NADA) - up to 7 model years old with minimum value of \$8,000
- d) Financial Covenants

Maximum Leverage	7.50
Minimum Current Ratio	1.10
Minimum Debt Service Coverage	1.25
- e) Personal Guarantees Required

CREDIT PACKAGE NEEDED FOR CAR DEALERSHIP:

- 1) Application
- 2) Last 3 months of Bank Statements
- 3) Personal Financial Statement
- 4) Last 2 years of Personal Tax Returns
- 5) Last 2 years of Business Tax Returns
- 6) Current Interim Financial Statement on Business
- 7) Last 2 years Business Financial Statements
- 8) Business Debt Schedule
- 9) Pictures
- 10) Articles of Incorporation/Organization

AGRICULTURAL LOAN PROGRAMS

AGRICULTURAL LOANS - REAL ESTATE

For all Full Time Farmers

- a) Purchase / Refinance of Real Estate
- b) 70% Max Financing
- c) WSJ Prime / LIBOR / T-Bill
- d) Variable and Fix Rates
- e) Debt to Assets Ratio 50% (if higher we can use the FSA Program)
- f) 3 to-30 year Terms / 25-30 Years Amortization
- g) Recourse
- h) Min Loan Amount \$200,000 for Purchase or Refinance of Real Est

AGRICULTURAL INVESTOR LOAN PROGRAM

Companies/Entities that pool funds from individuals, or other resources, with the goal of acquiring agricultural real estate and leasing the property out for a constant return to Investors or Individuals/Entities with a majority of assets in non-agricultural investments

- a) Purchase or Refinance of Farm Real Estate
- b) Lines of Credit to Purchase Additional Farms secured by Free and Clear Farms
- c) Maximum Debt to Asset ratio of 50%
- d) Current Ratio:
 - a) Cash Lease - 1.10 to 1.0
 - b) Self-Operated – 1.25 to 1.0
- e) Minimum Property DSC of 1.00 to 1.0
- f) Minimum Total DSC of 1.00 to 1.0 (after distributions)
- g) Maximum Loan to appraised market Value or cost to purchase, whichever is less of 55%
- h) Minimum Loan Amount is \$1,000,000

AGRICULTURAL LOANS - OPERATING & EQUIPMENT

For all Full Time Farmers

- a) Farm Operating Loans and Equipment financing available for the Large Operators who are rolling their equipment
- b) Top tier of Operators
- c) Operating Loans can be secured by 1st Mortgage on Real Estate
- d) Debt to Assets Ratio 50% (if higher we can use the FSA Program)
- e) Up to 5 year Term on Operating Loans and Equipment Lines
- f) Min Loan Amount \$1,000,000
- g) Min Loan Amount if using the FSA Guaranteed Loan Program \$300,000

AGRICULTURAL AGRIBUSINESS LOAN PROGRAM

For all Ag commodity and food processing plants, dairy, beef cattle, swine, egg and broiler facilities, cold storage and distribution warehouses

- a) Acquisitions, expansions, working capital or debt refinancing
- b) 5, 10, 15 & 20 years / Interest rate lock at application
- c) Typically Fixed Rates, Floating Rate also available
- d) Loan Amounts from \$2,500,000 to \$100,000,000

CREDIT PACKAGE FOR AGRICULTURAL PROGRAMS:

- 1) Executive Summary
- 2) Personal Financial Statement
- 3) 3 Years of 1040's including Schedule F
- 4) 3 Years of subject 1120, 1065, Schedule F
- 5) Interim Year to Date Profit & Loss and Balance Sheet
- 6) Credit Report