

# LARGE COMMERCIAL SUBMISSION CHECKLIST

Tell us the good, the bad, and the ugly information about the deal.  
Let us handle the rest.

## Who: Borrowers/Guarantor Details

### Corporate

✓ Organization structure

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✓ Nature of business and history

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✓ Last 2 years' financial statements

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### Personal

✓ Net worth statement(s)

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✓ Credit bureau(s)

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✓ Income details (source, type, amount)

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## What: Loan Details

✓ Refinance or Purchase?

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✓ Loan amount requested

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✓ Rate requested

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✓ Property Type: Multi-family (5+ units), Industrial, Mixed-use, Retail, Office, Other (self-storage, hospitality)

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✓ Detailed use/Purpose of funds

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✓ Loan term requested

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## Where: Property Location

- ✓ Address & description (site, building, age, condition, zoning)



- ✓ Usage: Owner-occupied or Investment



- ✓ Value: Purchase price or current appraised value



- ✓ Rent roll/leases & operating statements



- ✓ Existing third-party reports (appraisal, ESA, BCA)



## When: Closing & Timeline

- ✓ Target closing date



- ✓ Timeline for renovations/leasing (if applicable)



## How (Much): Mortgage Amount & Options

- ✓ How much is the client willing to spend on rate/payments?



- ✓ Would they like different structuring options (longer term, amortization, lower fees)?

