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| Self-Employed Business Narrative Form |

This form to be completed by an individual (non-relative) of the borrower’s business, with knowledge and information of the operations and finances of the business. Typical persons submitting this form would include: Controller, Treasurer, V.P. Finance, Finance Manager, Accounting Manager or Human Resources Manager. This form can also be completed by a third- party individual with direct knowledge of the borrower’s business, such as Certified Public Accountant or an IRS Enrolled Agent. If the file does not contain or require a CPA prepared P&L, the underwriter will use this narrative to evaluate the reasonableness of expenses listed for the business.

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| ***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 location in a commercial or residential dwelling?*** |  |
| ***Number of Employees (E) or Contractors (C):*** |  |
| ***Does Business Provide Sales of Goods, Services or Both?*** *If Goods provide estimated cost of goods:* |
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| ***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.

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| ***Date:*** |  | ***Title:*** |  |
| ***Signature:*** |  | ***Name:*** |  |