



**LIST OF ITEMS REQUIRED TO UNDERWRITE A
RETAIL/SHOPPING CENTER/INDUSTRIAL/SINGLE CREDIT
TENANT/OFFICE BUILDING**

(The need for items #10-13 will vary according to each situation)

1. CURRENT RENT ROLL including:
 - a. Square Feet of Units
 - b. Lease Abstract Details such as
Escalations, commencement and expirations, add-ons, description of tenant, Description of any added rent that the tenant is responsible for (In addition three years of historical data would be ideal)
2. COMPLETE INCOME?EXPENSE STATEMENT on the property including:
 - a. Annual Property Taxes
 - b. Insurance
 - c. Water/Sewer
 - d. Fuel, Electricity
 - e. Maintenance/Repairs
 - f. Management
 - g. CAM
 - h. Leasing Commissions, Tenant Improvements
3. COMPLETE, DETAILED PHYSICAL DESCRIPTION along with SITE PLAN or Property Survey.
4. IF ACQUISITION, PROVIDE COPY OF FULLY EXECUTED CONTRACT SALE.
5. PHOTOS, North, South, East, West.
6. IF REFI, PRICE ORIGINALLY PAID FOR PROPERTY, date of purchase and summary of current financing.
 - a. Current Lender
 - b. Current Principal Balance
 - c. Current Interest Rate
 - d. Maturity Date
 - e. Prepayment Penalty Information
7. INFORMATION ON MANAGEMENT COMPANY, IF SEPARATE FROM OWNERSHIP.
8. CURRENT PERSONAL FINANCIAL STATEMENT (where applicable)
9. CURRENT BUSINESS FINANCIAL STATEMENT (where applicable)
10. LAST THREE (2) YEARS PERSONAL TAX RETURNS (where applicable)
11. LAST THREE (2) YEARS BUSINESS TAX RETURNS (where applicable)
12. ARTICLES OF INCORPORATION OR LLC AGREEMENT (if any)
13. PERMISSION TO RUN CREDIT REPORT(S) (for partners who own 20% or more): Credit Report Authorization will accompany this document. Please fax to number below. Make copies for each individual in case of a corporation or partnership.