

**Cover Letter:  
Pre-Submission Bank Statement Review**

1. Borrowers Name: \_\_\_\_\_
2. Property Address: \_\_\_\_\_
3. Type of Business \_\_\_\_\_
4. Borrower's Ownership%: \_\_\_\_\_
5. Credit Score (Primary Income Earner): \_\_\_\_\_
6. LTV: \_\_\_\_\_
7. Purchase Price/ Estimated Property Value: \_\_\_\_\_
8. Method of Qualifying (select one)

\_\_\_\_ Method 1 (Default expense factor of 50%)

\_\_\_\_ Method 2 (Utilize CPA Prepared P&L

\_\_\_\_ Method 3 (CPA provided expense factor of \_\_\_\_\_%)

\_\_\_\_ Personal Bank Statements – with Comingled Business Deposits (No Business Statements Available)

\_\_\_\_ Personal Bank Statements – with 3 months Business Bank Statements utilizing transfers from the business account only