

## Bank Statement-Borrower Business Narrative Form

Please complete the signature section and fill in all the information to get a Bank Statement Analysis calculated prior to submission.

Borrower's Name: \_\_\_\_\_

Business's Name: \_\_\_\_\_

Number of Owner's: \_\_\_\_\_

Borrower Ownership Percentage: \_\_\_\_\_

Service/Product Provided: \_\_\_\_\_

Date Business Started: \_\_\_\_\_

How many years in this line of business: \_\_\_\_\_

### Business Legal Structure

Partnership  Corporation  Sub-S Corporation  Limited Liability Company  Sole Proprietor

Business Location \_\_\_\_\_

Is the location a  Residence OR  Commercial/Warehouse?

Number of Business Locations: \_\_\_\_\_  1  2-5  More than 5

Are these locations  Owned OR  Leased? of Employees  1-5  6-10  11-25  Greater than 25

### Business Summary

Summarize the Nature of the Business

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Describe How the Business Earns Income

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What Payment Methods Does the Business Receive Income (check all that apply)

- Check    Cash    Wire Transfer    ACH Deposit    Intuit    Venmo    Paypal    Zelle  
 Visa Cash App    American Express Payment App    Other (Describe) \_\_\_\_\_

**Business Bank Statements/Accounts**

List the bank accounts that will be used for income calculation:

1. \_\_\_\_\_

Is any other person listed in this account Yes No If the answer is "Yes" please fill the information below

Name: \_\_\_\_\_

List the deposits that belong to this person: \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

Is any other person listed in this account Yes No If the answer is "Yes" please fill the information below

Name: \_\_\_\_\_

List the deposits that belong to this person: \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

Is any other person listed in this account Yes No If the answer is "Yes" please fill the information below

Name: \_\_\_\_\_

List the deposits that belong to this person: \_\_\_\_\_

\_\_\_\_\_



4. \_\_\_\_\_

Is any other person listed in this account Yes No If the answer is "Yes" please fill the information below

Name: \_\_\_\_\_

List the deposits that belong to this person: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

To document income using buss bank statements at least three personal expenses must be paid out of the buss bank account (check 3 or more that apply)

Rent Car Payments Utility Bills Personal Credit Cards

For deposits that are not consistent and typical, please provide the following documentation.

- Explanation about the deposit
- Copy of the check deposited

#### Contact Information

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Email: \_\_\_\_\_

Company: \_\_\_\_\_

Date: \_\_\_\_\_

Phone Number: \_\_\_\_\_

I Confirm the business is still currently open and active.

#### Note:

- This document must be signed by the person who filled out the form and must match the name on the top line above.
- 12 months bank statements are required.
- If a bank account is going to be used for cash to close and any other person is listed in it, an access funds letter is required.

\_\_\_\_\_  
Signature

Accountant CPA

Ptin#:

