Borrower Name	
File Number	
Borrower Question	**Borrower Reply**
1. What is the Nature of your Business? Refers to the category of commerce the business conducts and industry sector it represents. Describe with specific terms the type of operation and the size of its operation. If there is a storefront / rented operating space, include address.	
2. How many years have you been Self-Employed?	

3. Income Taxes
 	
   A. Is the Business Incorporated or Sole-Proprietorship?
 	
   B. How are the Income Taxes prepared?
    i.e.*: Accountant or Self*	

4. Income History Prior to being Self Employed, were you in a related Field or Industry?	
5. Describe any specific skills or education that supports your Business, i.e. Trade Certificate, Degree specific to Industry.	
6. List the assets held by your Company. i.e. Company vehicles, tools, equipment, inventory, tools, owned Real Estate.	
7. How many Employees are employed by your Company?	
8. Are they Full Time, Part Time or Seasonal?	

9. What are the wages paid?	
10. What is the typical type and dollar size of contracts, size of job or level of monthly sales?	
11. What is the typical margin or mark up on sales?	
12. What is the typical number of contracts or jobs completed in a year?	
13. How has volume of business or level of annual sales varied over the last 3 years?	
14. Describe a recent Contract or Job (if applicable)	
15. How many recurring contracts / established relationships are there?	
16. What is your typical source of business? i.e. Referral, Advertising, Word of Mouth	

To Be Completed Post Interview	
1. What is the Stated Income Amount?	
2. Using the Questionnaire, application and supporting income documents, is the income declared by the borrower reasonable and sustainable? If yes, explain. If no, please proceed to 3. *Provide calculations using deposit totals by month and list deposit exclusions.*	
3. If declared income is not reasonable, what amount is determined as being reasonable for purposes of underwriting?	
Additional Notes and Comments:	

Prepared By:	
Date:	