A Division of Cliffco, Inc.

Business Narrative

Borrower Name: ____

A Business Narrative is a way for your accountant to share your business story without the complexity of a business plan. It helps our Underwriter understand how your business operates and secures new business. The better you tell your story, the easier it is for our Underwriter to make a lending decision. Please have your accountant complete this and Wet Sign (ink only) below. You as the borrower will also need to Wet Sign below your accountant's signature.

Business Narrative Components

- 1. Business Name:
 - 2. Business Address:
 - 3. Business Type/Industry/Description:
 - 4. Business Property Type (i.e. home-based, office lease, warehouse, etc.):
 - 5. Date Organized:
 - 7. Borrower's Percentage of Ownership:
 - 9. Business Product(s)/Service(s):
 - 10. Is the Business Seasonal? YES NO
 - 11. What is the Business's Overall Expense Factor of the Business's Gross Revenue?: %
 - 12.Does this expense factor represent an accurate summary of the applicable cash expenses?YESNO

6. Owner's Names:

8. Number of Employees:

- 13. Do you have any relationship to or have any association with the Business:
 - ? YES NO
- 14. Will the use of business funds impact the borrower's business in any way?: YES NO
- 15. How long have you prepared the tax returns for the borrower and this business on behalf of the borrower: Years
- 16. Did you file the borrower's most recently filed business tax return? YES NO
- 17. Have you audited the business financial statements or reviewed the working papers provided by the borrower? YES NO
 18. How does generate business?:

Accountant:		Date:	 /	_/ 20	
Accountant Company Name:	Accountant PTIN:				
Company Address:					
Accountant Company Phone:					
Borrower:		Date:	/	_/ 20	

