



Checklist for Self-Help Application for Commercial Real Estate Loans

Note: this list contains items that are typically required for real estate loans, but we suggest you discuss the list with your loan officer so that it can be modified to meet the specific needs of your project.

1. Self-Help Application

- Application signed by principal(s), including:
 - Personal financial statement signed for all principals and guarantors
 - Request for reason of denial signed by principal(s)

2. Property

- Project description/business plan
- Site plan
- Renderings & schematics
- Recent photographs
- Phase I environmental site assessment, if available
- Appraisal, if available

3. Projections

- Sources & uses of funds during construction and/or permanent
- Operating pro forma

4. Leasing/Sales

- Copies of all leases and/or letters of intent (LOIs)
- Copies of all pre-sale agreements/LOIs

5. Operations

- Agreement or LOI with property manager.

6. Construction

- Description of architect (e.g., resume, relevant experience & recent engagements)
- Description of general contractor (e.g., resume, relevant experience & recent contracts)
- Copy of general contract and schedule of values or equivalent
- Detailed uses of funds to date & estimated costs to complete
- Description & amount of any contracts outside the general, if applicable

7. Ownership

- If LLC: articles of organization & operating agreement
- If corporation: articles of incorporation & by-laws