



Executive Capital Partners

1st Source in Commercial Funding

WHAT A LENDER WANTS TO KNOW (What you need to find out)

IN BRIEF, A LENDER WANTS TO SEE AN APPLICANT WITH THESE ATTRIBUTES

| <i>Attribute</i> | <i>Evidenced By</i> | <i>Documentation ("show me")</i> |
|---|---|--|
| Ability (or capacity) to make lease payments | Personal income, average bank balance, business net profit, positive cash flow, high net worth, liquid assets, low debt | Tax returns (personal & business), bank statements, personal financial statement, business financial statements, tax returns |
| Stability (or consistency) | Time on job, time in industry, time in business, time in residence, time on credit bureau, homeowner | Credit app, personal financial statement, credit bureau report, call to Corporate Commission, Articles of Incorporation, Partnership Agreement, business license, real property tax report |
| Willingness to pay debts | Clear credit record | Credit bureau report, trade reports |