



REAL ESTATE LOAN CHECKLIST

- Engagement Agreement
- Signed Application for Financing
- Company Information- provide the following information for any company that will be the borrower or that holds an ownership interest in the borrower
 - Articles of Organization
 - Business History
 - Business Plan
 - Certificate of Good Standing
 - Dun & Bradstreet Report (*Overland Capital will provide*)
 - Financial Statements, most recent three years (statements should match tax returns)
 - Year 2005
 - Year 2006
 - Year 2007
 - Year-to-date 2008
 - Debt Schedule
 - Tax Returns, most recent three years
 - Year 2004 (if 2007 not available)
 - Year 2005
 - Year 2006
 - Year 2007, if available
- Guarantor Information- provide the following information for any individual that will be the borrower or that holds an ownership interest in the borrower
 - Profile signed
 - Credit Report (*Overland Capital will provide*)
 - Financial Statement within the last 90 days, signed and dated
 - Resumé of Borrower
 - Tax Returns, most recent three years
 - Year 2004 (if 2007 not available)
 - Year 2005
 - Year 2006
 - Year 2007, if available



REAL ESTATE LOAN CHECKLIST

- Project Information
 - Appraisal
 - Cash Flow Projections
 - Cash Flow Projections Assumptions
 - Real Estate Purchase Contract
 - Preliminary Title Report
 - Property Indebtedness
 - Construction Cost Breakdown
 - Engineering & Environmental Reports
 - Sources & Uses
 - Project Pictures & Maps
 - Leases affecting the property
 - Final Site Plan, if new construction
 - Building Permit Approval, if new construction
 - Construction Contract, if new construction
 - Plans & Specifications, if new construction