



## PRESCREEN SUBMISSION INSTRUCTIONS & REQUIRED ITEMS

Complete the Prescreen form to the best of your ability. Your Business Development Officer will review and make any necessary corrections. Digital signatures are accepted.

<b>Step 1</b>	<p><b>Choose your Business Development Officer:</b></p> <p><b>Dana Campbell</b>    <a href="mailto:DCampbell@FirstChatham.com">DCampbell@FirstChatham.com</a>    912-424-2557</p> <p><b>Andie Shato</b>        <a href="mailto:AShato@FirstChatham.com">AShato@FirstChatham.com</a>        614-353-5058</p>
<b>Step 2</b>	<b>Complete Prescreen Form.</b>
<b>Step 3</b>	<p><b>Submit the following items with your Prescreen form:</b></p> <ol style="list-style-type: none"> <li>1) Past three years business tax returns and all schedules</li> <li>2) If most recent year tax return is not filed, then include year-end financials (I&amp;E and Balance Sheet)</li> <li>3) YTD financial statement (I&amp;E statement and Balance Sheet)</li> <li>4) Past three years personal tax returns and all schedules</li> <li>5) Personal Financial Statement</li> <li>6) Personal Analysis Form</li> <li>7) Resume Form</li> </ol> <p>Forms available on our website.</p>
<b>Step 4</b>	<p><b>Submit Prescreen Form &amp; required items in one of three ways:</b></p> <ol style="list-style-type: none"> <li>1) Email to your Business Development Officer (BDO).</li> <li>2) Email a link giving your BDO access to download your information.</li> <li>3) Request your BDO to email a link or invite you to a folder, created specifically for your loan request. Then, drag and drop all required items into your folder, and your BDO is notified, immediately, of your upload and has instant access.</li> </ol>
<b>Step 5</b>	<b>Upon receipt, your BDO will review and will have questions prior to submitting Prescreen to credit.</b>
<b>Step 6</b>	<b>Your BDO will present your loan request to credit.</b>
<b>Step 7</b>	<b>Proposal Letter, outlining rate and term, will be issued upon credit's approval to move forward.</b>
<b>Step 8</b>	<b>Your BDO will issue a list of items required for formal underwriting.</b>

<b>Legal Business Name:</b>	<b>D/B/A:</b>			<b>Guaranty Amount:</b>	
<b>Address :</b>				<b>Referral Contact:</b>	
<b>City, State, Zip:</b>				<b>Referring Company:</b>	
<b>Contact Name:</b>	<b>Email:</b>			<b>Referral Email:</b>	
<b>Saluation:</b>	<b>Phone:</b>			<b>Phone:</b>	
<b>Business Equity:</b>	<b>Borrower</b>	<b>Web Address:</b>		<b>% Referral Fee:</b>	
<b>Business Description:</b>					
<b>1 Guarantor Name:</b>	<b>Credit Score:</b>		<b>D/I Ratio:</b>	<b>% Ownership</b>	
<b>2 Guarantor Name:</b>	<b>Credit Score:</b>		<b>D/I Ratio:</b>	<b>% Ownership</b>	
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<b>4 Guarantor Name:</b>	<b>Credit Score:</b>		<b>D/I Ratio:</b>	<b>% Ownership</b>	

Loan Purposes:	Project Costs	Borrower	Bank	Loan Type	Borrowers Combined	Liquidity
				Loan Amount	Life Insurance CV	
				Loan Term Mths	Marketable Secs & Liquid	
				Loan Amortization	Checking, Savings	
				Years	IRA/Retirements/401K	
				Loan Specifics	Describe Source of Down Payment:	
				PPP		
				Index		
				Spread		
				Interest Rate		
				Interim Int Mths		
				Loan Category		
				Based on Category		
				Enter Annual P&I Pmt		
<b>TOTAL</b>						

COLLATERAL COVERAGE				
Collateral:	Est Value	Advance %	Prior Lien	Liq Collateral
<b>Notes to Collateral Chart:</b>				Liq Val Loan Amount Liq Cov Loan to Liq Value

PERSONAL			
Personal Debt to Income Ratio			
Guarantor	Income	Debt Pmts	D/I Ratio
<b>TOTALS</b>			
<b>Notes to Personal Income or Debt:</b>			

CF & DSC	AFFILIATED CASH FLOW AVAILABLE :			
	AFFILIATE NAME	2014 NI	DEBT	CF AVAILABLE
Sales				
COGS				
Expenses				
Net Income				
Add Backs				
Depreciation				
Interest				
Amortization				
CF Available for DS				
D/S Annually Total				
DSC Annually DSC				
CF After DS				
DSC %				
<b>NOTES TO SPREADS</b>				

Business Debt Schedule for Subject								
Creditor Name	Orig Date	Orig Loan Amount	Present Bal	Int Rate	Current Mth Pmt	Proposed Mth Pmt	Maturity Date	Collateral
<b>TOTALS:</b>			\$ -		\$ -	\$ -		

Prepared by: \_\_\_\_\_ Prepared for: \_\_\_\_\_ Date: \_\_\_\_\_

Business Name: \_\_\_\_\_

**PURPOSE & PROJECT**

**HISTORY OR DETAILS:**

**BUSINESS OPERATIONS:**

**LOCATION:**

**GEOGRAPHIC LOCATIONS & TARGET MARKET:**

**FRANCHISOR:**

**INDUSTRY EXPERIENCE:**

Business Name:

<b>1 BORROWER NAME:</b>	Notes to PFS:																																																												
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