



Total Quality Mortgage requires Underwriters to assess the reasonableness of the business expenses provided by the borrower.

To support this assessment, the borrower must include a **detailed business narrative** outlining the size and scope of the business, along with the relevant information listed below.

SECTION 1 — BORROWER & BUSINESS INFORMATION

Borrower's Name: _____ Industry Type: _____

My Business is Home Based: Yes No (If No, list monthly rent amount): \$ _____

Business Name: _____ Website / URL: _____

Business Address: _____ Phone #: _____

SECTION 2 — Description of Business / Business Profile & Health

Describe what your business does, how long it has been running, and its current financial health.

SECTION 3 — Describe your deposit sources:

(e.g., wires, ACH, cash, checks) Include an explanation of any NSF's or overdrafts, if applicable.

SECTION 4 — Employee and Staffing:

Number of Full-Time Employees: _____

Number of Sub-contractors (if applicable): _____

Does your business involve the sale of goods, services, or both? *(If goods are sold, list estimated cost of goods)*

Services Only Goods Only Both Goods & Services **Estimated Cost of Goods (if applicable):** \$ _____

List of items used in your daily business operations:

e.g., vehicles, computers, tools, software, supplies, equipment

BORROWER CERTIFICATION

I certify that the statements and information contained in this submittal are true, correct, and complete.

Borrower Signature: _____ Date: _____

Co-Borrower: _____ Date: _____