



## Small Business Lending Program

### Fit Checklist

#### Existing businesses:

- Personal credit 600+ \_\_\_\_\_
- Gross income last year \$ \_\_\_\_\_
- Net income last year \$ \_\_\_\_\_
- Business collateral \_\_\_\_\_
- Personal collateral \_\_\_\_\_

#### Start ups:

- Personal credit 600+ \_\_\_\_\_
- Experienced and/or franchise \_\_\_\_\_
- 25% Equity Injection; CF from outside sources Y/N

#### Workable credit challenges:

- Short sales (more than 3 years?) Y/N
- Loan modification (current?) Y/N
- Credit below 600 (divorce/illness/unemployment) Y/N
- Compelling story Y/N

#### Use of funds:

- Working capital \$ \_\_\_\_\_
- Inventory \$ \_\_\_\_\_
- Purchase of owner-occupied commercial real estate \$ \_\_\_\_\_
- Tenant improvements \$ \_\_\_\_\_
- Purchase of equipment/fixtures/furniture \$ \_\_\_\_\_
- Business acquisition \$ \_\_\_\_\_
- Refinance existing debt \$ \_\_\_\_\_

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