



Oaktree Funding Business Narrative for Bank Statement Program

If the file does not contain a CPA prepared P&L, steps must be taken by the underwriter to evaluate the reasonableness of the expenses listed by the borrower.

This requires the borrower to provide a business narrative which includes detail related to the size/scope of the business, including the below information.

Expenses listed on a borrower prepared P&L or Annual Earnings Summary should generally relate to the information provided below.

Description of Business/Business Profile:

Business Location(s) & Associated Rent:

Number of Employees/Contractors:

Commerical or Retail client base?

Does Business Involve Sales of goods or just services? If goods, please provide Estimated Cost of Goods

Materials/Trucks/Equipment:

Business Analysis:

Borrower Signature: _____ **Date:** _____