

ANNUAL LOAN REVIEW FORM

Date: _____

Borrower Name: _____ Customer Loan # _____

Guarantors: _____

Collateral: _____ Original Loan Date: _____

Original/Current Commitment: \$ _____ / \$ _____ Maturity Date: _____

Current Balance: \$ _____ Current/Recommended Loan Grades _____ / _____

FINANCIAL INFORMATION

BORROWER:

F/S date: _____

Liquid Assets: _____

Net Worth: _____

Annual Income: _____

Net Sales: _____

Net Income: _____

GUARANTORS:

F/S date: _____

Liquid Assets: _____

Net Worth: _____

Annual Income: _____

Net Sales: _____

Net Income: _____

PROJECT INFORMATION

Appraised Value: \$ _____

Appraiser: _____

Designation: _____ Date: _____

LTV: Org: _____ % Current _____ %

Actual Occupancy: _____ %
\$ _____

Net Operating Income: \$ _____

Income Information Based Upon:

_____ Rent Roll _____ Review of Leases

Other _____

Annual Debt Service: \$ _____

Debt Service Coverage Ration: _____

Payment History:

_____ Satisfactory

_____ Slow but Satisfactory

_____ Unsatisfactory

Other Income Sources to Cover

Debt Service: _____

DOCUMENTATION

(X = in file; R = Requested; N/A = not appl.)

COMPLIANCE:

- _____ Current Flood Insurance Policy
- _____ Insurance Acknowledgment Form
- _____ Flood Notice
- _____ Truth in Lending Disclosure
- _____ Right of Rescission Forms
- _____ Compliance with Regulation B
- _____ Compliance with A.R.M. Regulations
- _____ Compliance with Fair Housing

OTHER:

- _____ Properly Execute Note
- _____ Properly Executed & Recorded Mortgage
- _____ Guaranty Agreement(s)
- _____ UCC Financing Statements
- _____ Assignment of Rents and Leases
- _____ No Lien Affidavit
- _____ Zoning & Utilities Evidence
- _____ Current Hazard Insurance
- _____ Other Collateral Documents
- _____ Borrowing Resolutions
- _____ Partnership Agrmts./ Articles of Inc.
- _____ Title Insurance Policy
- _____ Life Insurance Policy
- _____ Life Insurance Policy
- _____ Survey

CONSTRUCTION LOAN

Total Funded: \$ _____

Balance to Fund: \$ _____

\$ Allocated for Construction \$ _____

\$ Funded for Construction \$ _____

Balance to Finish \$ _____

% Project Completed: \$ _____

Project Costs:	Original Budget	Current Cost Projection
Hard Costs:	\$ _____ / \$ _____	\$ _____ / \$ _____
Soft Costs:	\$ _____ / \$ _____	\$ _____ / \$ _____
Land:	\$ _____ / \$ _____	\$ _____ / \$ _____
Total:	\$ _____ / \$ _____	\$ _____ / \$ _____

A physical inspection of the property was made by the account officer on _____ and the following was observed:
