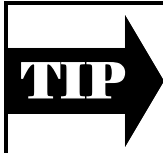


HOW YOUR APPLICATION IS JUDGED

How your application is judged depends on several factors, to include:

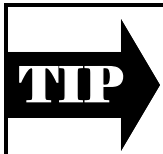
- The amount of rent you will be responsible for each month
- Your verifiable personal income vs expenses
- Business and personal financial data to include financial statements and tax returns
- The business plan
- The history and projections of the business
- The Landlord's cash investment into your build out, if any
- Whether or not your business is new, or existing
- Your credit history
- Your assets
- Your liabilities

Whether or not the landlord (or property owner) has to make an investment into the build out of your commercial space or not—he is making a significant investment into success of your business. Your monthly rental payment is necessary for him to pay note payments, property insurance, taxes and operating expenses. In some cases, the landlord may have to share your application with their lender for final lease approval. The lender may even dictate additional deposits and/or lease requirements in order to approve the application.



Some Landlords will require that your cash flow statement, or financial statement is prepared by an accountant. If no such requirement is stated, you may be able to do much of the financial planning yourself and support the information with a tax return. Whichever is required, having clear precise financial information is imperative.

The most important assets of a small business are often the experience of the owners, the value of their customers and their creditworthiness. Because of the value of these factors, often an existing small business owner will be approved without the assets normally sought after by a property owner.



Small business owners lacking cash assets for moving and/or expansion should carefully prepare a business plan which outlines the cost of the move or expansion, the additional business materials, signage and equipment as well as how they intend to pay for the same. For resources on how to prepare a business plan visit www.sba.gov/.

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