



# AVENTINE FUNDING

COMMERCIAL REAL ESTATE FINANCING

## Items needed to apply for a commercial purchase or refinance loan:

### Owner Occupied property

#### Business Documentation:

- Business Tax Returns, 2 years – (i.e. 2006, 2005 or 2005, 2004 and 2006 Extension)  
**Federal only**
- Business Financial Statements for the last two years (P&L and Balance sheet)
- Current Interim Business Financial Statement
- Current Accounts Receivable Aging
- Schedule of Debt

#### Personal (need from principals with 20% or more equity in the Operating or Holding Company):

- Personal Tax Returns, 2 years – (i.e. 2006, 2005, or 2005, 2004 and 2006 Extension)  
**Federal only**
- Personal Financial Statement on all partners with 20% or more equity

#### Property Information:

- Photos of the subject property
- Operating Expenses for the past 2-years and current year to date
- Current Rent Roll (If tenants present)

#### Corporations, LLCs or Partnerships:

- Articles of Incorporation and by-laws
- Partnership Agreement
- Operating Agreement