World Business Lenders WE LEND. YOU GROW.

WBL Pre-Qualification Analysis

Borrowing Entity: _____

Broker Name   : _____
Contact Person : _____
E-mail Address : _____

Date   : _____ / _____ / _____
Phone : (____) _____

I. LOAN SIZING

A. CASH FLOW FILTER

Product Selection

☐ **Base** (Loan size up to 2X average deposits)
☐ **I/O** (Loan size up to 3X average deposits)

*Average Deposits (3 Mos.) = $*_____
Maximum Loan Size
(multiply Average Deposits by 2 or 3 depending on the product)

a) $_____

B. COLLATERAL EQUITY FILTER

Real Estate Type (Refer to CLTV Matrix)

☐ **Residential**
☐ **Commercial**   ☐ **Urban / Suburban**
☐ **Industrial**
☐ **Land**   ☐ **Rural**
☐ **Specialty**

Real Estate (RE)*
Market Value of RE: $_____
* CLTV (refer to CLTV Matrix) :   _____%
=   Discounted Value: $_____
-   Total Debt on RE : $_____
= Net Value of Real Estate: **$_____**

Net Value of Real Estate is the market value of RE multiplied by the CLTV less the total debt on RE.

CLTV Matrix

	Urban/Suburban	Rural
Residential	65% to 75%	60% to 70%
Commercial	65% to 75%	55% to 65%
Industrial	55% to 65%	40% to 50%
Land	40% to 50%	25% to 50%

Notice there is a CLTV % range for each Real Estate type. The final CLTV % is determined during the Approval process. Refer to the Pricing Summary to determine CLTV guidelines. Contact a member of the Credit support team if unclear on how to approach a specific deal.

Real Estate 2 (RE)*
Market Value of RE: $_____
* CLTV (refer to CLTV Matrix) :   _____%
=   Discounted Value: $_____
-   Total Debt on RE : $_____
= Net Value of Real Estate: **$_____**

There may be multiple plots of Real Estate pledged for one loan. A second can be added here.

Low CLTV Net Value:
(Referring to the Lower % in the CLTV Matrix)

b) $_____

High CLTV Net Value:
(Referring to the Higher % in the CLTV Matrix)

c) $_____

C. FINAL SIZING

Compare the Max Loan Size a) to the Low CLTV Net Value b) - take the lesser of the two and place in d)

Final Loan Size (Low CLTV)

d) $_____

Compare the Max Loan Size a) to the High CLTV Net Value c) - take the lesser of the two and place in e)

Final Loan Size (High CLTV)

e) $_____

II. LOAN PRICING – Refer to Pricing Summary

FICO _____
Number of NSFs (past 3 months) _____
Years in business _____
Number of open advances _____
Average Balance
(as multiple of daily payment) _____

1. Using the information to the left, refer to the Pricing Summary.
2. Determine if the client qualifies for the Gold, Silver or Bronze program. Place the corresponding APR in f).
3. Refer to the Base Factor Table in the Pricing Summary.
4. Place the minimum factor corresponding with Min APR for 6, 9, and 12 month terms accordingly in g).

Final Minimum APR

f) _____%

Final Minimum Factor

g) 6 months _____
   9 months _____
   12 months _____