



DFTC Express - Client Work Order Request

Lending Institution: _____
Date Submitted: _____
Lender Contact Name / Email: _____
Borrower: _____
Guarantor(s): _____
Collateral: _____
Loan Amount: _____ Term: _____ Amortization: _____
Initial Rate: _____ Index: _____ Margin: _____
Floor Rate: _____ Ceiling Rate: _____
Type of Request: _____

Please send all underwriting requests to underwriting@dftcinc.com

DFTC will review initial loan package submissions and will communicate additional information that may be required to complete a request in up to 1 business day. DFTC's standard completion times once notification to client that all required documentation has been received (intake completion) is outlined below.

SUGGESTED UNDERWRITING LEVEL DUE DILIGENCE

DFTC EXPRESS MICRO - Suggested for loans \$50,000 and Under. Due diligence level primarily based on consumer credit score(s) and other risk variables as deemed appropriate by DFTC credit professionals. Standard turn time is up to 1 business day from completion of intake.

DFTC EXPRESS LEVEL 1 - Suggested for loans in excess of \$50,000 and up to \$125,000. Due diligence level primarily based on financial due diligence performed based on the most recent financial information available and other risk variables as deemed appropriate by DFTC credit professionals. Standard turn time is up to 2 business days from completion of intake.

DFTC EXPRESS LEVEL 2 - Suggested for loans in excess of \$125,000 and up to \$250,000. Due diligence level primarily based on financial due diligence performed based on the most recent 2 years of financial information available and other risk variables including but not limited to Global and Subject DSCRs. Financial spreads are delivered as part of this due diligence level. Standard turn time is up to 3 business days from completion of intake.

Lender Questionnaire and Other Lender Notes

1. Does the borrowing group (borrower/guarantor) have an account or accounts with the Lender? If Yes, please provide month and year the account or accounts first opened.
2. Does the borrowing group (borrower/guarantor) have a full lending relationship with the Lender? Full relationship includes all deposits in consumer and business accounts plus other consumer and/or business loans. If Lender considers relationship to be limited, please explain.
3. Please provide stated **NET** annual income as disclosed by applicant for borrowing group (borrower/guarantor).
4. Please provide stated annual debt service as disclosed by applicant for borrowing group (borrower/guarantor).
5. How long has the applicant been in business?
6. What is the estimated value of the collateral? (either purchase price of asset or lender estimate)
7. Please provide any Lender notes that will help our credit professionals in assessing this loan request including what is the purpose of the loan.
8. FOR DFTC EXPRESS MICRO ONLY: Please provide stated liquidity (cash/stocks) as disclosed by borrowing group (borrower/guarantor).

NOTE: The underwriter may request additional information and/or have questions about the information provided upon reviewing the request.

Documentation Checklist

DFTC Express Micro

- _____ Please complete the Lender Questionnaire and Other Lender Notes section above.
_____ Term Sheet or Letter of Intent (ONLY IF APPLICABLE OR IF AVAILABLE).
_____ Credit bureau report(s) of every applicant or guarantor of the loan.
_____ Lender Account Relationship (account performance & 90 day ave. collected balances)

DFTC Express Level 1

- _____ Please provide the same information as requested under DFTC Express Micro.
_____ Please provide the most recent year of business tax returns for the applicant.
_____ Please provide the most recent year of personal tax returns for every guarantor(s).
_____ Please provide all K-1 Statements.
_____ Please provide Personal Financial Statement (PFS) for every guarantor(s).
_____ Please provide Schedule of Debt (creditor, payment amounts, and balances).

DFTC Express Level 2

- _____ Please provide the same information as requested under DFTC Express Micro.
_____ Please provide the most recent 2 years of business tax returns for the applicant.
_____ Please provide YTD financials for the business (if applicable/available).
_____ Please provide the most recent 2 years of personal tax returns for every guarantor(s).
_____ Please provide all K-1 Statements.
_____ Please provide Personal Financial Statement (PFS) for every guarantor(s).
_____ Please provide Schedule of Debt (creditor, payment amounts, and balances).