



FINANCIAL

Symetra Life Insurance Company Commercial Real Estate Loan Requirement Checklist

General Information:

- * • Loan Application (including statement as to terms, rate, fee, LTV, loan psf, and planned application of proceeds);
- * • Check payable to Symetra Life Insurance Company for the good faith deposit;

Property Information:

- * • Current rent roll (ink signed and dated);
- * • Income and expense statements for YTD and last two years (ink signed & dated)
- * • Purchase and Sale Agreement (if applicable);
- Lease Agreements;
- * • Preliminary title report including copies of all title exceptions and sketch;
- * • Aerial, property and interior and exterior building photos and maps of area;
- Site plan and basic floor plan for the building;
- Copy of property and liability insurance policy (ies);
- Cost breakdown and Certificate of Occupancy (if recent construction);
- Improvement Location Survey (if required by title company);
- Current MAI appraisal;
- Seismic/Soils Stability Report (see Symetra report requirements);
- Engineering & ADA Inspection Report (see Symetra report requirements);
- Completed Environmental Questionnaire or a current Phase One Environmental Site Assessment (see Symetra Phase One requirements);

Borrower and Guarantor Information:

- * • Current financial statement (ink signed and dated);
- * • Tax returns for last two years (ink signed and dated);
- * • Credit report and/or D & B report;
- * • Narrative business history/resume and bank references;
- * • Complete organizational documentation;

* = Items required before loan approval

Comments:

This checklist and all items listed above must be included in the loan package presented to Symetra for underwriting. If any items are missing Symetra may decline to review the loan package and return it for completion. If a legitimate reason exists why any of the above items may not be warranted, or you would like to request a waiver, please explain in the "Comments" section and initial next to the missing item requirement on this checklist.