

***Top reasons why 504 applications are being screened out at Sacramento:***

1. Forms not signed.
2. 912 forms incomplete.
3. INS verification not in file.
4. Personal credit not adequately addressed.
5. Project costs not consistent throughout the file.
6. Credit memorandum does not provide a thorough analysis.
7. Affiliates not addressed.
8. Repayment ability/cash flow not done correctly.
9. Authorization not completed correctly.
10. Structure not done correctly for new business/special purpose building.