FFC LENDING · FERNANDEZ FINANCIAL CAPITAL

# The Capital Readiness Checklist

**What lenders check before they fund you — get ready, not rejected.**

Funding moves fast when your file is clean. Walk in with the items below ready and you stop hoping for a yes — you're built for one. Check each box before you apply.

## F Financials

- ☐ Last 2 years of business and personal tax returns
- ☐ 3-6 months of recent business bank statements
- ☐ Year-to-date Profit & Loss and Balance Sheet
- ☐ A simple debt schedule — who you owe and the terms

## C Credit

- ☐ Know your personal FICO and pull your full report
- ☐ Resolve or be ready to explain any recent late payments
- ☐ Get credit utilization under ~30% before you apply
- ☐ Avoid new hard inquiries right before the deal

## D Documents

- ☐ Government ID, business formation docs (Articles, EIN)
- ☐ Operating agreement or corporate resolution
- ☐ Real estate: purchase contract, rent roll, or ARV comps
- ☐ Proof of funds for down payment and reserves

## T The Deal

- ☐ A clear use of funds — exactly what the money does
- ☐ The numbers: cost, value, and your exit
- ☐ How you repay — primary plan and a backup
- ☐ Your timeline — when you need to close

**Ready to get funded? Let's pressure-test your file together.**

**Text Leo: (645) 237-2007** · apply.yourcapitalsolution.com · Bilingual EN / ES

*Leovany Enriquez · Broker Income* *· This checklist is general guidance, not a financing commitment or financial advice.*