

Business Debt Schedule

Purpose: This schedule is used for loan underwriting purposes to evaluate the applicant's current outstanding liabilities, debt service requirements, and overall leverage. Please list all outstanding commercial loans, lines of credit, leases, and shareholder debt.

Company & Underwriting Information

Business Legal Name: Date Prepared:
Tax ID / EIN: Prepared By:
Underwriter Name: Analysis Date:

Outstanding Debt Details

Please enter details for all active obligations. For revolving lines of credit, list the limit as the original amount and the current outstanding balance.

Creditor / Lender Name	Original Amount (\$)	Current Balance (\$)	Interest Rate (%)	Monthly Payment (\$)	Maturity Date	Collateral / Security	Status (Current/Delinquent)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTALS:	Total Original	Total Balance	Average Rate	Total Monthly	<input type="text"/>	<input type="text"/>	<input type="text"/>

Underwriter Analysis & Debt Service Coverage Ratio (DSCR)

Calculated Annual Debt Service (\$):
Proposed New Loan Payment (\$/Month):
Historical EBITDA / Cash Flow (\$):
Target DSCR Ratio:
Pro-Forma Underwritten DSCR:

Underwriter Comments / Notes

Signatures & Verification

I hereby certify that the information provided in this debt schedule is accurate and complete to the best of my knowledge as of the date signed below.

Borrower Representative Signature: Date:
Underwriter Signature: Date: