



**SITE INSPECTION**

**Borrower:** \_\_\_\_\_

**Street Address(es):** \_\_\_\_\_ **City:** \_\_\_\_\_

**Property Type**

- |             |                   |
|-------------|-------------------|
| Residential | Retail/Restaurant |
| Office      | Land              |
| Industrial  | Other:            |

**Brief Description, Units, etc.:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Notes to Inspector:** \_\_\_\_\_

=====

**Name of Inspector:** \_\_\_\_\_

**Date of Inspection:** \_\_\_\_\_ **Time of Inspection:** \_\_\_\_\_

**Inspector Observations:**

- Overall Occupancy/Vacancy: \_\_\_\_\_
- For Rent/Sale Signs?: \_\_\_\_\_
- Overall Property Condition: \_\_\_\_\_
- Overall Property Appeal: \_\_\_\_\_
- Daily Maintenance of Property (lawn, snow etc.): \_\_\_\_\_
- Activity Level at Property: \_\_\_\_\_
- Neighboring property types: \_\_\_\_\_
- General prosperity of market area: \_\_\_\_\_

**Identify Any Environmental Concerns:**

- |                         |                             |
|-------------------------|-----------------------------|
| Above ground fuel tanks | Use of hazardous waste      |
| Below ground fuel tanks | PCBs or Transformers        |
| Use of toxic materials  | Excessive concrete stains   |
| Asbestos                | Excessive vegetation stress |

**Comments and Recommendations:** \_\_\_\_\_

Tickler Updated By: \_\_\_\_\_ Date \_\_\_\_\_



## SITE INSPECTION

---

---

### PHOTOS

Tickler Updated By: \_\_\_\_\_ Date \_\_\_\_\_



## SITE INSPECTION

### Site Inspection Protocols

#### NEW LOANS

Residential: Inspection of every living unit is not necessary, provided that a current appraisal and copies of leases confirms occupancy. Walk through common areas (if they exist). Look around outside of structure for anything unusual. Inspect electric meters for activity. Comment on overall appeal of property and neighbors. If a large apartment building, inspect mechanicals for age and condition and basement for possible asbestos wrapping. Be sure to note if oil heated. Take picture of outside.

Owner Occupied Commercial: A complete walk through is necessary, inspecting all areas. Look for any environmental concerns, past or present. Comment on number of employees working, cars in parking lot, condition of facility, neighbors, etc. Take a picture of outside and anything of note on the interior.

Non Owner Occupied Commercial: A walk through each unit is preferred, inspecting as much of the property as possible. Look for any environmental concerns, past or present. Comment on number of cars in parking lot, condition of facility, occupancy, business activity, neighbors, etc. Note any tenants that are "closed" at a time you would expect them to be open or with very little evidence of business. Flag for a closer look at their lease. If a large building, inspect mechanicals for age and condition and basement for possible asbestos wrapping. Take a picture of outside and anything of note on the interior.

#### ANNUAL REVIEW

Residential: Walk about property and through common areas. Inspect electric meters for activity and note any "for rent" signs. Comment on overall appeal of property and neighbors. Take picture of outside.

Owner Occupied Commercial: If a planned visit, a basic walk through is preferred just to gauge current operations. Comment on number of employees working, cars in parking lot, condition of facility, neighbors, etc. Take a picture of outside.

Non Owner Occupied Commercial: Walk about property and through common areas. Comment on number of cars in parking lot, condition of facility, occupancy, business activity, neighbors, etc. Note any tenants that are "closed" at a time you would expect them to be open or with very little evidence of business. Flag for a closer look at their lease. Take a picture of outside.

The site inspection should include at least 2 photos.

Once your inspection is completed, scan or save it with photos appended to the electronic file in the due diligence folder and provide a copy to Allen Mitchell.

Allen will update the site inspection tickler tracking item and place a copy in the credit file.

Tickler Updated By: \_\_\_\_\_ Date \_\_\_\_\_