

# The Real Estate Investors The Lender Confidence Checklist

What you need to show banks and private lenders to lock in more funding—without scrambling at the last minute.

## HOW TO USE THIS GUIDE

When lenders ask for your numbers, it's not a suggestion—it's a test. This checklist helps you prep your portfolio like a pro so you can **get to "yes" faster**—whether you're applying for a DSCR loan, refinancing, or raising private capital.

Go line by line and check off what you're ready to present

2. Anything unchecked is a gap that could cost you the deal

If you're missing 3 or more—get on a **Portfolio Clarity Call**. We'll help you clean it up before your next meeting.

### ☐ 1. Do you have up-to-date, property-level P&Ls?

**Why It Matters:** Lenders don't want guesses—they want clean books. If your financials are generic or lumped together, it raises red flags.

### ☐ 2. Can you show consistent cash flow trends across 12–24 months?

**Why It Matters:** Fluctuating numbers or missing data make lenders nervous. They want proof that your portfolio is stable and performing.

### ☐ 3. Do you have a clear rent roll with current lease terms and occupancy rates?

**Why It Matters:** Lenders want to see income consistency and tenant quality. A missing or outdated rent roll is an instant credibility hit.

### ☐ 4. Can you provide trailing 12-month income and expense statements (T12s)?

**Why It Matters:** T12s show the bigger financial picture. If you don't have one, you'll likely be asked for it—and quickly.

### ☐ 5. Do you know your current loan terms and debt obligations?

**Why It Matters:** If you don't know what you owe, lenders can't trust your numbers. Be ready to discuss DSCR, LTV, and payment history.

### ☐ 6. Can you generate lender-ready reports within 10 minutes?

**Why It Matters:** If you scramble every time a lender asks for documents, you're slowing down deals—and killing trust.

### ☐ 7. Have you included your personal financial statement (PFS) and credit summary?

**Why It Matters:** Most lenders still care about the borrower, not just the property. Be ready to show your financial strength.

### ☐ 8. Do you have a capital improvement log for each property?

**Why It Matters:** Showing where and how you've improved assets builds confidence that you're a strong operator—not just a buyer.

### ☐ 9. Do your documents look professional, organized, and consistent?

**Why It Matters:** Sloppy docs = sloppy operator. Lenders and private capital partners both judge how you present.

### ☐ 10. Do you feel confident stepping into your next lender conversation?

**Why It Matters:** If you're still second-guessing your prep—or hoping they won't ask for something—you're not truly ready to scale.

## WHY THIS IS IMPORTANT

The more doors you add, the more important your financial presentation becomes.

You don't need more deals—you need more leverage, and leverage comes from trust.

Lenders don't fund potential. They fund confidence.

This checklist helps you build that confidence—on paper and in conversation.

## Ready to Clean This Up and Scale Faster?

You've got the vision. Now it's time to build the backend to match it. If this audit uncovered a few gaps—or you just want an expert set of eyes on your numbers—we're here to help.

Contact us at

[smartbooksadvisors.com](https://smartbooksadvisors.com)

to schedule your free Portfolio Clarity Call.

Let's build the system your next 10 doors need—before you buy them.