



List of Documents Requested for Risk Assessment

Please provide all the applicable documents from the list below, in order to prepare a comprehensive Risk Assessment for the purposes of underwriting, due diligence, and full disclosure of the proposed transaction.

1. Asset-Focused Documents (Tangible and Intangible Assets Due Diligence)

- **Site/Location Information:**
 - Location details (address, legal description, dimensions).
 - Current/previous use and surrounding context.
 - Zoning/restrictions (e.g., compliance letters, variances).
 - Transportation/utilities access (provider confirmations, capacities).
- **Environmental and Safety:**
 - Phase I/II environmental reports (historical review, testing).
 - Health/safety inspections (e.g., OSHA compliance).
 - Flood/structural/soil reports.
- **Valuation and Title:**
 - Current appraisals/valuations.
 - Surveys/title commitments (easements, exceptions).
 - Title insurance policies.
- **Development/Improvement Docs (if applicable):**
 - Permits/licenses for modifications.
 - Architectural plans/cost estimates.
 - Market feasibility studies (demand projections; sensitivity to economic variables).
- **Intellectual Property Portfolio:** Patents, trademarks, copyrights (registrations, licenses).
- **IT/Digital Assets:** Software/code inventories, data security audits.
- **Inventory/Equipment Lists:** Valuations, condition reports.

2. Business-Focused Documents (Corporate, Operational, and Financial Due Diligence)

- **Business Documentation:**
 - Revenue sources/markets (reports on changes, competitors).



- Industry conditions analysis.
- **Operations:**
 - Facility/plant condition (age, capacity utilization).
 - Efficiency/purchasing/inventory management reports.
 - Supply chain/vendor agreements (key contracts >\$100,000).
- **Human Resources:**
 - Employee lists/skills assessments (retention patterns).
 - Benefit plans/policies (pensions, incentives).
 - Union/labor agreements (disputes history).
 - Management/employment contracts (non-competes).
 - DEI policies and metrics (e.g., workforce demographics).
- **Financial Data:**
 - Audited/unaudited statements (past 3-5 years).
 - Forecasts/budgets (achievement analyses).
 - Capital structure/cost evaluations.
 - Internal controls/risk management reports.
 - Auditors'/attorneys' letters (contingencies).
 - Schedules of accounts receivable/payable (aging reports).
 - Banking relationships (loan covenants, lines of credit).
- **Management and Organization:**
 - Key personnel list (strengths/weaknesses).
 - Organizational charts/affiliates.
 - Articles/bylaws/minutes (past 3 years).
 - Director/officer relationships.
- **Tax Matters:**
 - Returns/audits (past 5 years).
 - Controversy settlements.
 - Limitation waivers.
- **Licensing and Regulatory:**
 - Permits/licenses/accreditations.
 - Compliance reports/correspondence (past 3 years).
 - Environmental/regulatory manuals.
 - FCPA/anti-bribery policies and audits (past 3 years).



- **Insurance:**
 - Policy schedules (coverage, claims history).
- **Litigation:**
 - Pending/threatened cases (descriptions/files).
 - Consent decrees/judgments.
 - Contingent liabilities (e.g., environmental).
- **Other Agreements and Commitments:**
 - Loan/guaranty agreements (liens).
 - Material contracts (sales/purchases >\$100,000, long-term).
 - Leases (real/personal property).
 - Affiliate transactions (loans, payables).
 - Acquisition/merger docs (past 3 years).
 - Trade association affiliations.
- **Marketing and Sales:**
 - Customer concentration analyses (e.g., top 10 clients as % of revenue).
 - Sales pipelines/strategies.
- **Research and Development (if applicable):**
 - Pipelines, prototypes.
 - Product liability histories.
- **Customer Data:** Contracts, satisfaction metrics (e.g., NPS).
- **Cybersecurity:** Incident reports, compliance (e.g., GDPR/CCPA).
- **ESG Reports:** Sustainability metrics.
- **Exit/Integration Plans:** For acquisitions (strategic fit).