

## DOCUMENT CHECKLIST

- Application for Business Loan**
- History of Business and Benefits of Loan**  
Provide a narrative of the business containing as much information as possible about start up, ownership, nature of the business and its products/services, marketing and customer profile, major past accomplishments, long term goals, etc. Be sure to explain how the loan for which you are applying will benefit your business. Pictures, brochures or advertisements, a list of key customers and major competitors are helpful exhibits to attach. (For a new business, this information should be in the form of a business plan and/or feasibility study.)
- Business Financial Statements**  
Provide a complete copy of Balance Sheets and Income Statements, current within 45 days and for the last three fiscal years. (For a new business, a pro forma balance sheet is required that reflects what you expect the balance sheet position to be on the day the business opens. It should include proposed equity and capital and anticipated loan proceeds.)
- Accounts Receivable and Accounts Payable Aging**  
Provide agings as of the current interim financial statement.
- Schedule of Business Debt**  
Provide a current business debt schedule as of the current interim financial statement.
- Business Tax Returns**  
Provide complete copies with all schedules for the last three fiscal years.
- Projected Income Statement**  
Provide projections by month for a minimum of one year if loan proceeds will be used for expansion or for a new business, if business cycle is seasonal, or if trends are erratic. Projections must include detailed assumptions.
- Personal Financial Statement**  
Provide current statements within 45 days on all owners, partners, officers, directors, guarantors, and stockholders with 20% more stock ownership. (Additional forms available upon request.)
- Personal Tax Returns**  
Provide complete copies with all schedules for the last three years on all owners, partners, officers, directors, guarantors, and stockholders with 20% or more stock ownership.
- Management Resume**  
Provide on all owners, partners, officers, directors, guarantors, and stockholders of record. (Additional forms available upon request.)
- Articles of Incorporation/Organization** (filed copies), **Bylaws** (if applicable, amendments), **Certificate of Incorporation/Organization**, **Assumed Name Certificate**, and/or **Partnership Agreement**
- Affidavit of Ownership/Authority**
- Request for Copy or Transcript of Tax Return (IRS Form 4506)**
- Other:**  
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**For Business Real Estate Loans:**

- Purchase Contract/Buy-Sell Agreement**  
For purchase of owner-occupied real estate, provide a copy of the signed contract and all exhibits/addenda.
- New Construction**  
Provide a copy of the construction contract (“draft” copy of acceptable) and a copy of the plans/specs for the project. If in the planning stages, provide a copy of the initial projected cost analysis.
- Refinancing**  
Provide a complete copy of the note(s) and Deed(s) of Trust on the real estate to be refinanced.
- Appraisal**  
Provide a copy of the most recent real estate appraisal and/or the most recent tax appraisal.

**For Business Equipment Loans:**

- Purchase Order or Invoice**  
Provide a copy of the purchase order or invoice for machinery or other equipment to be purchased. If the proposed purchase is in the preliminary planning stage, provide a copy of the quote(s).
- Refinancing**  
Provide a complete equipment list with serial numbers of all currently owned machinery or other equipment. In addition, provide a complete copy of the note(s) on machinery or other equipment to be refinanced.

**For Business Acquisition Loans:**

- Purchase contract/Buy-Sell Agreement**  
Provide a copy of the signed contract and all exhibits/addenda. The contract should provide for the allocation of the purchase price.
- Business Financial Statement**  
Provide complete copies of Seller’s Balance Sheets and Income statements, current within 45 days and for the last three fiscal years.
- Business Tax Returns**  
Provide complete copies of Seller’s Tax Returns for the last three fiscal years.
- Request for Copy or Transcript of Tax Return (IRS Form 4506)**  
This form is to be signed by the Seller.

**Other:**

- Authorization To Release Information**  
This form is to be signed by all owners, partners, officers, directors, guarantors, and stockholders of record.
- Lease(s)**  
Provide a copy of your existing lease(s) and/or proposed lease(s) as applicable, including all exhibits/addenda.
- Franchise Agreement and Uniform Franchise Offering Circular**  
Provide a copy of these documents as provided by the franchisor.
- Affiliate(s)**  
Provide complete copies of Business Tax Returns with all schedules for the last three fiscal years and a current financial statement within 45 days on affiliate(s).