



## BUSINESS LOAN APPLICATION CHECKLIST

### **Business Financial Information:**

1 2 3

- Business Loan Application* (form enclosed)
- Interim Financial Statement* for most recent period
- Financial Statements* (balance sheet and income statement) for the last three years
- Business Tax Returns* for the last three years
- Financial Projections* (if available)
- Business Plan* including management resumes (if available)
- Promotional Materials & Brochures* (if available)
- Articles of Incorporation & Bylaws* photocopy (if applicable)
- Partnership Agreement* photocopy (if applicable)
- Limited Liability Formation Papers* photocopy (if applicable)
- Operating Agreement* photocopy (if applicable)
- Assumed Business Name Filing* photocopy (if applicable)

### **Owner's Financial Information:**

- Individual Financial Statement* for each owner (form enclosed), attach other statements
- Individual Tax Returns* for last three years, including *K-1 Statements* for all S corporations, partnerships & limited liability companies

### **For Business Lines Of Credit:**

- Accounts Receivable Aging* current copy
- Accounts Payable Aging* current copy
- Inventory Listing* current copy (if applicable)

### **For Equipment Term Loans:**

- Vendor Invoice or Purchase Order* photocopy (for equipment purchases)
- Depreciation Schedule* (for equipment refinance)
- Equipment Listing* photocopy (if applicable)

### **For Commercial Real Estate Loans:**

- Earnest Money Agreement* photocopy (if applicable)
- County Tax Assessment* current copy
- Appraisal* (if available)
- Title Insurance Company* name and phone number of contact person
- Environmental Assessment* photocopy (if available)
- Tenant Leases* photocopy
- Annual Rental Income & Expense* for the last three years
- Assumed Business Name Filing* photocopy (if applicable)

### **For Real Estate Construction Loans:**

- Building Plans* (if construction)
- Specifications & Detailed Cost Estimates* photocopy (if construction)
- Contractor Agreement* photocopy (if construction)

1 = attached

2 = pending

3 = not applicable