



# Business Loan Application Checklist

## Please provide the following information:

- Business Loan Credit Application (completed with required signatures)
- Company's year-end financial statements (balance sheet and income statement) for last 3 years
- Company's signed Tax Returns for the last 3 years, including K-1s, and all statements and schedules (include copies of any extensions)
- Company's interim financial statement (balance sheet and income statement) for the current year (most recent month available)
- Formation Documents: Articles of Incorporation, Bylaws, Business License, or Fictitious Name Statement (for Sole Proprietorships)
- Completed Schedule of Business Debt
- Completed Individual Personal Financial Statement on each Owner/Guarantor with Real Estate Schedule and appropriate asset verification
- Completed signed income Tax Returns for the last 3 years for each Owner/Guarantor, including all schedules and K-1s
- Completed Federal Tax Returns for the last 3 years for all related entities shown on each Owner/Guarantor's Schedule E on their personal tax return

## Other Documents (if applicable):

- Current Accounts Receivable and Accounts Payable aging (if application is for line of credit)
- Business Plan (if business has been in existence for less than 2 years, or the company is undergoing an expansion)
- Purchase Invoice (if loan is for the purchase of a vehicle, machinery, or equipment)
- Real Estate Contract
- Environmental
- Insurance information
- Franchise Agreement