



Commercial Business Loan Application Checklist

Business Financial Documentation

- Fiscal Year End Business Financial Statements for Prior Three Years, if available.
- Current Year To Date Financial
- Current Debt Schedule (if detail is not included with the financial statement)
- Business Federal Tax Returns for Prior Three Years, to include all Supporting Schedules and Exhibits (Extension for Current Year If Not Filed).
- Business Plan

Personal Financial Documentation (needed for Every Guarantor, Partner, or Owner with at least 20% ownership)

- Current Signed Personal Financial Statement
- Personal Federal Tax Returns for Prior Three Years, to include all Supporting Schedules and Exhibits (Extension for Current Year If Not Filed).
- Copy of Driver's License and One Other Form of Identification
- Debt schedule (if detail not included with financial statement)

Legal Entity Documentation (As Applicable)

- Sole Proprietorship
 - Assumed Name Certificate, if Applicable
- Partnership
 - Certificate of Partnership
 - Tax Identification Verification
 - Partnership Agreement with All Exhibits, Signed by Partners
- Limited Liability Company (LLC)
 - Articles of Organization
 - Tax Identification Verification
 - Operating Agreement
 - Certificate of LLC
- Corporation (Inc)
 - Articles of Incorporation
 - Bylaws
 - Tax Identification Verification
 - Certificate of Incorporation
- Trust
 - Trust Agreement
 - Tax Identification Verification



Real Estate (As Applicable)

- Copy of Purchase Agreement
- Copy of Contract/Bid for Work to be Done
- Copy of Budget on Construction or Remodel Loans
- Copy of Deed for Properties Already Owned

Miscellaneous (As Applicable)

- List of Collateral with Make, Model, and Serial # For Any Item Valued \$20,000+
- Copy of Insurance for Collateral
- Copy of Business Purchase Agreement of any Operating Business to be acquired
- Current rent roll
- Current lot inventory listing
- Current home inventory listing