











SBA Loan Application Checklist

This checklist has been designed to assist you in completing this loan application. Your assistance in providing complete information will help in expediting your loan request. Documents labeled with  need to be completed by each principal of the business with 20% or greater ownership interest.

Please provide/complete the following:

- 1. **Applicant's Information Form** (Two Pages).
- 2.  **Personal Financial Statement** (Two Pages) – The statement is to be no older than 60 days.
- 3.  **Management Resume** (Three Pages).
- 4.  **Individual Tax Returns (1040)** – Complete federal tax returns with all accompanying statements and schedules for the most recent three (3) years.
- 5.  **Statement of Personal History (912)**.
- 6.  **Request for Transcript of Tax Returns (4506-T)** – To be executed by each principal of the business.
- 7.  **Authorization to Obtain Credit Information**.
- 8.  **U.S. Citizenship and Immigration Services Authorization (non U.S. Citizen only)** – Please include a copy of your Resident Alien Card or Permanent Resident Card.
- 9. **Business History** (Two Pages) – Please include any brochures, advertising material and/or website address.
- 10. **Business Financial Statements and Tax Returns (1065/1120/1120S)** – Complete federal tax returns with all accompanying statements and schedules for the most recent three (3) years.
- 11. **Interim Business Financial Statement** – The statement is to be no older than 60 days.
- 12. **Accounts Receivable and Payable Agings** (If Applicable) – The total receivables and payables and the dates of these reports must match to the Interim Business Financial Statement.
- 13. **Business Debt Schedule** – The total debt and the date of the report must match to the Interim Business Financial Statement.
- 14. **Request for Transcript of Tax Returns (4506-T)** – To be executed by the authorized representative of the subject business entity.
- 15. **Affiliate Information** – An affiliate is defined as person or company with a financial stake in the applicant concern that influences, controls or has the ability to influence or control the business or the applicant. Interim Business Financial Statement and most recent Business Tax Return.
- 16. **Articles of Incorporation & By-Laws / Articles of Organization or Trust / Business License / Fictitious Business Name Statement / Partnership Agreement** (whichever is applicable).
- 17. **Environmental Questionnaire and Disclosure Statement** – Complete if the transaction is to acquire and/or will be secured by commercial real estate.

Additional requirements based upon type of loan request:

- 18. **Real Estate Acquisition:** Escrow Instructions and/or Purchase Agreement
- 19. **Business Acquisition:** Buy/Sell Agreement, Seller's Business Federal Income Tax Returns for the most recent three (3) years, Interim Business Financial Statement no older than 60 days and Request for Transcript of Tax Returns (4506-T).
- 20. **Real Estate Construction:** Copies of Cost Breakdown, Construction Contract and Building Plans.
- 21. **Debt Refinance:** Copy of note to be refinanced and current loan statement.
- 22. **Start-up Business / Business Expansion:** Projected Operating Statement and Assumptions to Projections and Business Plan.
- 23. **Other:** _____