

# COMMERCIAL LOAN APPLICATION CHECKLISTS

These checklists will help you ensure you have all of the necessary requirements for your loan application. Each section is specific to the loan type you are applying for. Requirements may differ from lender to lender.

## Business:

- Complete business loan application
- Business debt schedule to match current balance sheet
- Interim financial statements (income statement, balance sheet, A/R and A/P aging schedules, if applicable )
- Three years of federal tax returns
- Copy of current and/or proposed lease
- Most recent two month's bank statements

## Personal:

- Personal financial statement w/ schedule of Real Estate
- Three years of federal tax returns
- Management Resume
- State issued Driver's License or ID card
- SBA Form 1919
- Most recent two month's bank/brokerage statements

## Refinance:

- Copy of original settlement sheet
- Copy of all notes to be refinanced
- Copy of loan statement

## Commercial Real Estate

- Copy of Purchase Agreement/ Escrow Instructions

## Construction

- Construction Cost Breakdown (include FF&E if applicable)

## Start Up or Business Expansion

- Projections with written assumptions