



Application Starting Point - let's gather

- BORROWER _____ CONTACT PERSON _____
CELL _____ OFFICE _____ EMAIL _____
BUSINESS ADDRESS _____
- Industry _____ Year Started _____ Total Employees _____ Import/Export (Y/N) _____
International Receivables (Y/N) _____
- Financial:
 - Three years tax returns: Business (BTR) Personal (PTR) – 3 years with K-1's.
 - Business Financial Statements – 3 years CPA or Company prepared
 - Internal YTD profit and loss statement
 - Projected financial statements – Include a detailed, one-year projection of income and finances and explain how you expect to achieve this projection.
 - Accounts Receivable and Payable aging.
 - Inventory Summary reports.
 - Borrowing Base reports if applicable - last 12 months.
 - Personal Financial Statement, REO and 3 year personal returns with k-1's
- Ownership and affiliations: Provide a list of names and addresses of any subsidiaries and affiliates, including companies in which you hold a controlling interest or that are otherwise connected to you.
- Business license or certificate: Provide a copy of incorporation papers. Check that which applies:
 - Articles of Organization
 - Filing Receipt
 - IRS TIN letter
 - If LLC, operating agreement
 - If Corp or Partnership list of shareholders or partners with their full legal name, address, % ownership and copy of current ID (DL, Passport)
 - Beneficial Ownership Form
- Loan application history: Include records of any loans you may have applied for in the past.
- CV/Resumes: Include personal resumes for each principal.
- Business overview and history: Provide a history of the business and its challenges. Include an explanation of why you need the SBA loan and how it will help your business. Possibly with the Projection additional items.
- Copy of your business lease or proposed one if new.

REQUEST

AMOUNT \$ _____
LOAN TYPE (CHECK ONE) TERM LOAN _____ LINE OF CREDIT _____ FACTORING _____
SEASONAL? _____

CURRENT LENDER _____ FACILITY TYPE _____ RATE _____ AMOUNT \$ _____
MATURITY DATE _____ PREPAY PENALTY? (Y/N) _____ PG (Y/N) _____