

# SBA 504 Loan Program

Administered by

NEPA Alliance Business Finance Corporation

## ***The Checklist***

Step 1: Please provide the information below:

- Personal History Statement**
- Personal Financial Statement**
- Business Tax Returns and Financial Statements**, including all schedules for prior three years
- Interim Financial Statement** to include balance sheet and income statement dated within 60 days of application. *(MUST be signed and dated in ink.)*
- Accounts Receivable and Accounts Payable Aging.** *(Same date as Interim Financial Statement.)*
- If this is a new business**
  - Annualized Income Statement – Projected for two years with description of assumptions
  - Cash-flow analysis for first 12 months or three months beyond break-even point (whichever is greater)
- Business Debt Schedule**
- Schedule of Previous Government Financing**
- If you own affiliated companies, please provide all of the following:**
  - Description of Affiliates
  - Percentage of Ownership in Affiliates
  - Affiliate Business Tax Returns for prior three years.
  - Interim Financial Statement to include balance sheet and income statement dated within 60 days of application.
- If Business is a Franchise**
  - Copy of Franchise Agreement
  - Franchisor' Disclosure Statement
- If this is a construction loan, please provide copy of key cost documents:**
  - Contractor cost estimates
  - Vendor quotes for machinery and equipment
  - Estimated professional costs
- Request for Transcript Verification**
- Personal Tax Returns**, including all schedules for prior three years.
- If applicable, Independent appraisal for project real estate.**
- If applicable, Environmental Analysis**
- Terms and conditions letter from participating lender**