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**