

Business Loan Application Checklist

Use this checklist to gather and organize the necessary documentation required for your business loan application. This document is formatted for printing. You can write directly on it or type notes in the fields provided.

1. Applicant Information

Legal Business Name:

Doing Business As (DBA):

Business Tax ID (EIN):

Primary Contact Person:

Phone Number:

Email Address:

2. Financial Documentation Checklist

Mark "Yes", "No", or "N/A" and add notes for each item:

- **Business Tax Returns:** Federal tax returns for the last 3 consecutive years (including all schedules).

Status/Notes:

- **Personal Tax Returns:** Federal tax returns for the last 3 consecutive years for all owners with 20% or more ownership.

Status/Notes:

- **Year-to-Date Financial Statements:** Current Year-to-Date Balance Sheet and Profit & Loss (P&L) Statement (interim, dated within the last 60 days).

Status/Notes:

- **Business Bank Statements:** Complete bank statements for the last 6 consecutive months for all active operational accounts.

Status/Notes:

- **Accounts Receivable & Payable Aging Reports:** Most recent reports matching the date of the interim financial statements.

Status/Notes:

3. Legal and Business Organizational Documents

- **Business Organizational Documents:** Articles of Incorporation, Articles of Organization, Partnership Agreement, or Operating Agreement.

Status/Notes:

- **Business Licenses:** Active state, county, or local business licenses and permits required to operate.

Status/Notes:

- **Commercial Lease Agreement:** Current executed lease agreement for the business premises (if applicable).

Status/Notes:

- **Certificate of Good Standing:** Issued by the Secretary of State within the last 30 days.

Status/Notes:

4. Collateral Information (If Applicable)

Description of Collateral (e.g., Real Estate, Equipment, Inventory):

Estimated Market Value:

Existing Liens or Mortgages on Collateral:

5. Submission Verification

Document Checklist Completed By:

Date Completed: