



Business Lending Required Financial Information For Business Loan Applications

Business Information

- 3 Years of Business Tax Returns (signed copies)
- 3 Years of Business Profit and Loss Statements (Borrower-prepared i.e. QuickBooks or reviewed financial statements from CPA)
- 3 Years of Company Balance Sheets (Borrower-prepared i.e. QuickBooks or reviewed financial statements from CPA)
- Year-to-date Balance Sheet (Borrower-prepared and dated within 90 days of application)
- Year-to-date Profit & Loss (Borrower-prepared and dated within 30 days of application)
- Projected cash flow for the next 12 months (if start up business less than 1 year)
- Written Business Plan (if start-up business or in business less than 1 year)
- Valuations and appraisals for loan collateral
- Commercial Debt Schedule (List all commercial loans and terms)
- Rent Rolls and Lease Agreements (Applies to investment real estate)

Guarantor Information (any principal owning 20% or more of business must personally guarantee the loan)

- 2 Years of Personal Tax Returns (signed copies)
- Personal Financial Statement (provided)
- Resumes of business principals (or a short paragraph outlining relevant business experience)
- Current Annual Income Amounts and Sources for each Guarantor (w-2s or other verification)

Not all loan requests require all of the above information. Please contact the Credit Analyst to determine your individual requirements. Other information regarding verification of applicant statements may also be requested prior to loan approval.

Business Lending Department
Ph. (636)-728-3381