



Business Application Checklist

- ☐ Completed Business Loan Application

Borrower, Ownership, and Financial Information (All Business Loan Requests)

- ☐ Business Entity Documents
- ☐ Business License, EIN verification, and owner identification
- ☐ Government-issued identification for owners/borrowers/guarantors
- ☐ Personal Financial Statement, tax returns, real estate schedule, and credit authorization for applicable owners/guarantors
- ☐ Organizational Chart, if multiple entities or affiliates exist
- ☐ Business tax returns, financial statements, debt schedule, and rent roll if applicable

Property and Project Information (Real Estate Secured)

- ☐ Purchase agreement, rent roll, operating statements, leases, tax statements, insurance, photos, and improvement plans
- ☐ Refinance documentation, if applicable
- ☐ Construction budget, contractor information, plans, bids, and timeline, if applicable
- ☐ Environmental questionnaire and reports, if required
- ☐ Appraisal or evaluation authorization and property information sheet

Vehicle, Insurance, and Additional Documentation (Vehicle Secured)

- ☐ Vehicle purchase order or bill of sale, dealer invoice, vehicle specifications, VIN, title information, odometer reading, and options list
- ☐ Evidence of commercial vehicle insurance, and loss payee endorsement
- ☐ Fleet schedule, driver information, vehicle use description, supporting contracts, and business projections, if applicable

Equipment, Insurance, and Additional Documentation (Equipment Secured)

- ☐ Equipment quote, vendor invoice, or purchase agreement
- ☐ Equipment description, serial numbers if available, specifications, age, condition, photographs for used equipment, and location
- ☐ Proof of insurance and loss payee endorsement, if applicable
- ☐ Business projections, maintenance records, service contracts or warranties, vendor information, and additional underwriting information as requested