

This checklist has been developed to assist you in gathering the information necessary to complete your application.

- 1 **Growth Corp Forms** *(completed, signed and dated from this packet)*

 - Application Agreement and \$1,000.00 Deposit
 - Applicant Information Sheet
 - Personal Financial Statement current within 90 days
(completed for any 20% or more owner and/or guarantors)
 - Management Profile *(completed for any 20% or more owner and/or day-to-day management)*

- 2 **Business Financial Information** *(applicant small business and all affiliates*)*

 - Tax returns for the last three years
 - Financial statements current within 90 days *(balance sheet, income statement and agings of accounts receivable and payable)*
 - Schedule of notes and mortgages payable *(should reconcile with current financial statements)*
 - A projected, annualized income statement for the applicant small business for the first two years after the loan
 - (If the business is a start-up)* A monthly cash flow statement for the first 12 months of operation

- 3 **Personal Financial Information** *(for all 20% or more owners and/or guarantors)*

 - Tax returns for last three years

- 4 **Description of Business** *(including its history, future plans, and details of the expansion project as costs, source of down payment, etc.)*

- 5 **Commitment Letter and Credit Analysis** *(from participating lender stating its terms and conditions of financing)*

- 6 **Cost Documents** *(such as real estate purchase agreement, contractor estimates, vendor quotes, etc.)*

- 7 **Other Items** *(if applicable, such as franchise information, lease documentation, existing appraisal and environmental analysis, and any information to aid Growth Corp and SBA in their credit decision)*

Please note: Growth Corp and SBA reserve the right to request specific-to-your-project information that is not listed in this checklist if needed to make an informed credit decision.

**An affiliate is generally defined as any entity that any one person listed in number 3 has controlling ownership in. However, each situation is different, therefore, you should contact Growth Corp if you have questions regarding the affiliate requirements.*