



## 504 LOAN APPLICATION CHECKLIST

Company Name \_\_\_\_\_

Current Address \_\_\_\_\_

Contact Name \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Email of Owner or Primary Contact \_\_\_\_\_

### Company Information

- \_\_\_\_\_ Corporate tax returns for business – last three years
- \_\_\_\_\_ Corporate tax returns for affiliates (if any) – last three years
- \_\_\_\_\_ Interim financial statements for business and affiliates (if any) (within 90 days)
- \_\_\_\_\_ Schedule of existing company debt (creditor, balance, monthly payment)
- \_\_\_\_\_ Most recent aging of accounts receivable and payable
- \_\_\_\_\_ Two year projection of income and expenses with assumptions (for start-ups, year one should include a month-by-month cash flow analysis)
- \_\_\_\_\_ Is this a Franchise? Ask Loan Officer for additional pre-application requirements
- \_\_\_\_\_ Is this a Refinance? Ask Loan Officer for additional pre-application requirements

### Owner Information (for each 20% or more owner of the business or real estate)

- \_\_\_\_\_ Personal Financial Statement, current within 90 days (if married, must be joint)
- \_\_\_\_\_ Personal Data Sheet
- \_\_\_\_\_ Last three years personal income tax returns
- \_\_\_\_\_ Copy of Driver's License

### Other Information

- \_\_\_\_\_ Detailed breakdown of project costs  
*(include copies of all purchase agreements, construction estimates, equipment quotes, etc.)*
- \_\_\_\_\_ Documentation of equity injection  
*(two months of account statements for the account(s) from which the funds will be withdrawn)*
- \_\_\_\_\_ Articles of Incorporation/Organization, Bylaws and/or Operating Agreement for both Operating Company and Real Estate Holding Company. If either is a partnership, then provide a Partnership Agreement as well.
- \_\_\_\_\_ Real estate appraisal and environmental reports (if available). Small Business Growth Corporation **and** the U.S. Small Business Administration should be named as an intended user on the reports.
- \_\_\_\_\_ **Debt Refinance Loan(s) Only:** loan documentation for debt being refinanced (Note, Mortgage, UCC, Security Agreement, Title Report, Transcript (12 month payment history) – *See Refinance Checklist for more details*
- \_\_\_\_\_ Application fee of \$1,000.00 payable to Small Business Growth Corporation

**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 decision.**