



504 REFINANCE LOAN APPLICATION CHECKLIST

1. Company Name _____
2. Current Address _____
3. Contact Name _____
4. Phone () _____
5. Email Address (owner or primary contact) _____

Company Information

1. _____ Last three years corporate tax returns for business
2. _____ Last three years corporate tax returns for all affiliates (if any business in the same industry)
3. _____ Interim financial statements (within 90 days)
4. _____ Schedule of existing company debt (creditor, balance, monthly payment)
5. _____ Most recent aging of accounts receivable and payable
6. _____ Two year projection of income and expenses (if available)

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

1. _____ Personal financial statement
2. _____ Personal Data Sheet (*birthdays and social security numbers are required for all owners*)
3. _____ Last three years personal income tax returns
4. _____ Copy of driver's license

Debt Refinance and Other Information

1. _____ Copies of current promisory note and recorded mortgage for the debt being refinanced
2. _____ Twelve-month payment history on lender letterhead detailing all payments and the current balance for the debt being refinanced.
3. _____ Detailed breakdown of the original project costs *if available* (copies of original settlement statement, sworn contractor's statement, construction estimates, equipment quotes, etc.)
4. _____ Articles of Incorporation/Organization along with Bylaws and/or Operating Agreement for both Operating Company and Real Estate Holding Company. If either is a partnership, then provide a Partnership Agreement.
5. _____ Real estate appraisal dated within six months of the application
6. _____ If refinancing an existing SBA loan, please provide the Authorization/Terms & Conditions