

Step II Required Documents Checklist

In order to quickly determine if we can be of service to your firm, we need all of the information requested below. If any information is not available, please attach a written explanation. All information will be held in strictest confidence.

A. Certification (provided by staff)

B. Financial Statements:

1. Business

- Previous one (1) year profit & loss/cashflow/balance sheet [or ytd interim if in business less than one year]
- Past three (3) months business bank statements

2. *Personal

- Monthly income & expenses, personal balance sheet, and bank statements, for the past three (3) months

*Required for all owners with at least a 20% stake in the company

C. Federal Tax Returns (previous two (2) years):

1. Business (If in business)

2. *Personal

*Required for all owners with at least a 20% stake in the company

D. Business Plan, including 2 years of financial projections.*

*Please see Sample Business Plan for a detailed description of what to include

E. Lender decline letter copy or written statement of credit not otherwise available

F. Written description of loan request – Including loan amount, use of proceeds, amount owners have invested to date, repayment terms desired, and copy of collateral to be pledged*

*NOTE: NO collateral required for loans under \$40,000.

*NOTE: For loans \$40,000+, real property collateral is required; copy of the deed of such property must be submitted.

G. Lease agreement > 1 year (if leasing downtown space) or deed of trust (if owner of Downtown building)

H. Business License, Permits, Proof of Proper Zoning, & Certificate of Occupancy

Additional Documents*

*If you are acquiring an existing business or entity, you must also submit:

I. Purchase agreement

*If you are a business to business operation, rather than a business to consumer operation, you must also submit:

J. Customer list (names, address, zip code and telephone numbers)

K. A copy of a sample invoice