



LOAN CHECKLIST (Required as Appropriate)
(Retain in client file)

- Personal Financial Statement (20% or more owners)
- Credit Report (have reviewed with client)
- Proof of Cash/Equity Injection (minimum 20% of loan request)
- List of Collateral/Assets
- Business Plan Narrative
- Financial Data
 - Cash Flow Projections with assumptions
 - Income Projections (with assumptions)
- Resumes of Owners and Hired Managers
- Start Up costs
 - Itemized Use of Loan Proceeds
- Personal Income Tax Returns (last 3 years)
- Pertinent Certifications Required for this Project/Business
- Purchase Agreement (if applicable)
- Third Party Estimates
 - Equipment List with Pricing (Existing)(Vendor Quotes for New)
 - Construction/Renovation Estimates (by licensed contractor)
 - Letters of Intent/Contracts
 - Lease Agreement or Proposed Lease Plan
 - Insurance Quotes
- Licenses and Permits
- Articles of Incorporation/Partnership Agreement/Other Organization Documents
- Letters of Reference
- Tax Commissioner Certificate of Good Standing
- Bureau of Employment Programs Certificate of Good Standing
- Other _____
- Other _____

Existing Companies only

- Historical Financials/Tax Returns (on existing company)
- Accounts Receivable/Payable Agings (existing business)
- Balance Sheet and Income Statement for Existing Business (within 90 days)

Reviewed with Client. Initials of SBDC personnel _____.