



## Business Lending Getting Started Checklist

### Sole Proprietorship

- ✓ Business license/trade name statement
- ✓ Last fiscal year end financial statement
- ✓ Current business financial statements (balance sheet/profit & loss)
- ✓ Last three years tax returns
- ✓ Last three months bank statements

### Partnership

- ✓ Partnership Agreement
- ✓ Most recent 3 years fiscal year end partnership financial statements (if applicable)
- ✓ Most recent 3 years fiscal year end income tax returns (if applicable)
- ✓ Current interim partnership financial statements (balance sheet/profit & loss)
- ✓ Individual owner(s) information for each general partner
- ✓ Last three months bank statements on partnership accounts

### Corporation

- ✓ Articles of Incorporation
- ✓ Corporate by-laws
- ✓ Most recent 3 years fiscal year end corporate financial statements (if applicable)
- ✓ Most recent 3 years fiscal year end income tax returns (if applicable)
- ✓ Current interim corporate financial statements (balance sheet/profit & loss)
- ✓ Individual owner(s) information for each major stockholder
- ✓ Last three months bank statements on corporate accounts

### Limited Liability Company (LLC)

- ✓ Operating Agreement
- ✓ Most recent 3 years fiscal year end LLC financial statements (if applicable)
- ✓ Most recent 3 years fiscal year end LLC income tax returns (if applicable)
- ✓ Current interim corporate financial statements (balance sheet/profit & loss)
- ✓ Individual owner(s) information for each member/managing partner
- ✓ Last three months bank statements on business accounts

### Individual Owner(s)

- ✓ Personal Financial Statement and Application
- ✓ Most recent 3 years Personal Income Tax Returns (with K-1 attached when applicable)
- ✓ Last three months bank statements

### For Lines of Credit

- ✓ Accounts receivable aging report and listing of clients
- ✓ Accounts payable aging report and listing of creditors
- ✓ Inventory list, e.g. raw materials, work in progress, finished goods
- ✓ Last three months bank statements