



NOTICE: The USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or requests a loan, including business accounts or business loans.

This means that when opening a new account or requesting a loan, you may be asked more questions to establish and confirm your identity or business entity. It may also be required for you to provide your driver's license or other identifying documents, including documents relating to the business entity for a business account or business loan.

Thank you for the opportunity to review the present financing request for your business. This checklist will help you compile the information needed to process your business loan request. If you are unable to provide all of the requested information immediately, please provide the items that are presently available and we will begin the processing of your loan request.

The following is a list of items needed to provide a quick pre-qualification of your request.

1. Forms *Included* In Application Package

- Loan Application Form
- Authorization to Release Information
- Business Debt Schedule
- History of Business
- Management Resume for all primary owners
- Personal Financial Statement for all primary owners
- Personal Family Budget for all primary owners
- Source of Capital Injection/Down Payment

2. Additional items to provide for prequalification

- Business financial statements for the last three years
- Interim business financial statement dated within the last 45 days
- Federal tax returns for the business for the last three years
- Personal Tax Returns & W-2's for the last three years
- Projections (if the business is a start-up)
- Assumptions to Projections (if the business is a start-up)
- Business Plan (if the business is a start-up)
- _____
- _____

Note: This list includes the majority of items needed for a complete Loan Application. There are usually, however, additional items that become necessary during the approval process. Feel free to ask questions about any of these items listed.