

This is a brief list of what we need from you to support your loan request. These documents help us understand your business, your financial position, make a fair and timely lending decision, support you with the right loan product and your ability to repay that loan. We offer free guidance to help you navigate and prepare these documents.

ABOUT YOUR BUSINESS

- Business Plan** - A written summary of your business to help us understand what you do, who your customers are, and how the loan will help your business grow.
- List of Business Debts** - A list of any current business loans or credit accounts. To learn who you owe, how much you owe and your monthly payments. This helps us see your current financial commitments.
- Business Formation Documents** - Such as your business is officially registered as -LLC, Corporation, Partnership, etc. This confirms your business is legally formed and operating.
- IRS Letter with Your Tax ID -EIN** -This is normally the IRS letter that shows your business tax ID number. This verifies your business tax identification number. *You do not need this if you provide business tax returns.*
- Government Photo ID** - A valid ID (driver's license, passport, etc.) for all owners and anyone guaranteeing the loan. This confirms identity for loan approval and compliance.

FINANCIAL INFORMATION

- Business Tax Returns** (Last 2 Years) -The last two years of filed business tax returns. If you are a start-up business, provide 2 years of financial projections instead. *Why: This shows your business income and expenses over time.*
- Personal Tax Returns** (Last 2 Years) - The last two years of personal tax returns for all business owners (including K-1 forms if applicable to your legal structure). This helps us understand the financial strength of the owners.
- Recent Profit & Loss Statement and Balance Sheet** - A current Profit & Loss (P&L) statement and a current Balance Sheet. This provides us with a snapshot of how your business is doing right now. (Click here to view sample financials.)
- Lease Agreement** (If you rent your office space) - A copy of your current lease. This helps us confirm your business location(s) and monthly rent expense.

FOR STARTUPS ONLY (If your business is new)

- 2 Years of Financial Projections** - A 2-year forecast showing expected income and expenses (P&L only). Include clear explanations of how you calculated your numbers. Since you don't have past financial history, this helps us understand your plan for generating revenue. (Click here to view sample financials.)