



# FIRST NATIONAL BANK OF MILACA

[www.fnbmilaca.com](http://www.fnbmilaca.com)

## Business Loan Checklist

*The following is needed to expedite your request.*

**Original signatures and dates required on all documents**

### **PERSONAL INFORMATION**

*Personal Information in required on all guarantors and/or all individuals who own 20% or more of the Business*

- Personal Financial Statement
- Personal Tax Returns – *last 3 years with all supporting schedules*
- Management Resume

### **BUSINESS INFORMATION**

*All Business Information must be signed and dated by the borrower.*

- Business Plan – *required for start-ups, working capital, and when requested by the lender*
- Business Financial Statements

**Loan requests for financing business acquisition, business expansions, refinances, etc require the following additional documents:**

- Balance sheet, Income Statement & Reconciliation of Net Worth – *Past 3 fiscal year-ends.*
- Interim Statements – *Dated within 90 days of application*
- Business Tax Returns – *Including all supporting schedules for the past 3 years.*
- Projections of Earnings – *Required if < 3 years of historical statements available*
- Accounts Receivable & Accounts Payable Aging – *if applicable*
- Organizational Documents

### **ADDITIONAL INFORMATION**

**(if applicable)**

- Purchase Agreement
- Contract for Deed Agreement
- Franchise Agreement/UFCO
- Affiliate Business Financial Statements
- Lease Agreement
- Construction Information - *contracts, plans, specs*

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