

BUSINESS LOAN CHECKLIST

The following is needed to expedite your request.

Original signatures and dates required on all documents.

PERSONAL INFORMATION

**Required for all guarantors and/or 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
 - o 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
 - o 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 – *For business acquisition or real estate purchase*
- Contract for Deed Agreement – *For a payoff of a real estate purchase*
- Franchise Agreement/UFCO
- Affiliate Business Financial Statements
- Lease Agreement – *Leased property*
- Construction Information – *Contracts, plans, specs*

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