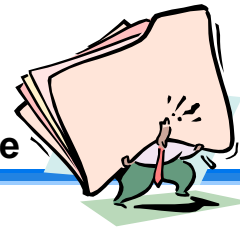


Contents of a COMPLETE Commercial Loan Package



Information on the Borrower/Business:

- Three years Tax Returns – including all schedules & Attachments
- Year end Balance Sheets and Profit and Loss Statements for the past three years *(If available)*
- Interim Balance Sheet and Profit and Loss Statements. Dated within the past 60 days.
- Interim Accounts Receivable and Accounts Payable Aging Reports. Dated the same as the interim financial statements. *(If available)*
- Complete debt schedule. Must match the total liabilities on the current Balance Sheet.
- Signed 4506 Form. *
- Projections. *(If Applicable)*
- Signed and Completed Pages of Application Packet.
- Written History of Business. Use the pages from the application packet or the borrower can write something up on the business.
- Authorization/Organizational Documents – Articles of incorporation & Bylaws, Articles of Organization & Operating Agreement or Partnership Agreement. *
- Business License. *
- Brochures and/or product information. *(If available)*
- Business Plan. *(If Applicable)*
- Business Purchase Agreement. *(If Applicable)*
- Franchise Agreement and FTC Disclosure. *(If Applicable)* *

Information on all Affiliated Businesses:

- Three years Tax Returns – including all schedules & Attachments
- Year end Balance Sheets and Profit and Loss Statements for the past three years *(If available)*
- Interim Balance Sheet and Profit and Loss Statements. Dated within the past 60 days.
- Interim Accounts Receivable and Accounts Payable Aging Reports. Dated the same as the interim financial statements. *(If available)*
- Complete debt schedule. Must match the total liabilities on the current Balance Sheet.
- Authorization/Organizational Documents – Articles of organization & Bylaws, Articles of Organization & Operating Agreement or Partnership Agreement. *

Information on Real Estate Collateral:

- Environmental Questionnaire. Part of the Application Package. *
- Copy of Most recent Tax Evaluation Notice.
- Evidence of Hazard Insurance. *
- Purchase Agreement. *(If applicable)*
- Any Lease and/or sublease on land and building. *(If applicable)* *

Information for each Owner/Guarantor:

- Completed Personal Financial Statement. Part of the Application Package.
- Completed Management and/or Ownership Profile. Part of the Application Package.
- Resume.
- Three years personal Tax Returns. Must include all schedules and attachments.
- Any Lease and/or sublease on land and building. *(If applicable)* *
- Copy of Trust Agreement. Including any tax returns and financial statements. *(If applicable)*

Information on Contractor: *(If Applicable)*

- Resume & information on past projects of contractor.
- Copy of signed construction contract.
- Plans & Specs.
- Interim Balance Sheet and Profit and Loss Statements.

\$ Deposit for funds to order appraisal(s), Title Reports, etc.

Note: Depending on any out of the ordinary circumstances of a borrower or loan request there may be additional items needed to complete the loan package.