

# Commercial Loan Document Checklist

## Purchase/Refinance/Equity Participation

Please submit the following documents. Check off documents you provide and place in order as the following list appears for quicker underwriting and submission approval.

- \_\_\_\_\_ Commercial Application
- \_\_\_\_\_ Summary of Loan Request (including loan amount)
- \_\_\_\_\_ Principal(s) Tax Returns – last three (3) years  
2004 \_\_\_\_\_ 2005 \_\_\_\_\_ 2006 \_\_\_\_\_
- \_\_\_\_\_ Business Tax Returns – last three (3) years  
2004 \_\_\_\_\_ 2005 \_\_\_\_\_ 2006 \_\_\_\_\_
- \_\_\_\_\_ YTD Interim Financial Statement
- \_\_\_\_\_ Income and Expense Statement (including Rent Roll, if applicable) CPA Certified
- \_\_\_\_\_ Principals(s) Certified Personal Financial Statement(s)
- \_\_\_\_\_ Principal(s) Profile and/or Resume
- \_\_\_\_\_ Appraisal (if available, if not provide detailed description of site and area)
- \_\_\_\_\_ Photographs, Maps, and/or Renderings of Site and Location
- \_\_\_\_\_ Detail Use of Funds, Provide Draw Schedule
- \_\_\_\_\_ Purchase & Sales, Leases and/or Contract(s) to Purchase
- \_\_\_\_\_ Credit Report (no older than 60 days – we provide)
- \_\_\_\_\_

\_\_\_\_\_ Source of Equity and/or Funds

**Construction – Additional Information**

\_\_\_\_\_ Line Item Budgets

\_\_\_\_\_ Site Owned    \_\_\_ yes    \_\_\_ no

If not owned, please provide explanation:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ If Permitted, Submit Copies of Approval

If not, submit status and explanation of details:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ Completion Bond

\_\_\_\_\_ Market Feasibility Study

\_\_\_\_\_ Environmental Reports

Other Information to support Loan Request

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_