

## Commercial / Business Loan Checklist

Borrower: \_\_\_\_\_  
 Contact Name: \_\_\_\_\_  
 Phone / Fax: \_\_\_\_\_ Phone  
 \_\_\_\_\_ Fax  
 Loan Amount  
 Requested: \$ \_\_\_\_\_

Date: \_\_\_\_\_  
 Contact Officer: \_\_\_\_\_  
 Phone / Fax: \_\_\_\_\_ Phone  
 \_\_\_\_\_ Fax

Attorney: \_\_\_\_\_  
 Accountant: \_\_\_\_\_  
 Insurance Agent: \_\_\_\_\_  
 Realtor: \_\_\_\_\_

Attorney Phone: \_\_\_\_\_  
 Accountant Phone: \_\_\_\_\_  
 Insurance Agent Phone: \_\_\_\_\_  
 Realtor Phone: \_\_\_\_\_

Thank you for considering Citizens Financial Bank for your financing needs. To expedite the loan process, please provide the applicable documentation as indicated below.

- Details of loan request including the loan amount, purpose, term, repayment scenario, guarantors and collateral offered
- History on business and principals
- Last 3 years of tax returns, complete with all supporting schedules, for your business and all owners having a 20% or greater ownership interest
- Last 3 years of tax returns, complete with all supporting schedules for all proposed guarantors
- Current Personal Financial Statement for all guarantors; see attached
- Interim Statements (within 90 days)—include interim statement for the like period in the previous year
- Last 3 years and year to date (within 90 days) income/expense statements for your business
- Last 3 years and current balance sheet (within 90 days) for your business
- Accounts Receivable Aging Report
- Accounts Payable Aging Report
- Real Estate Appraisal, if available
- Real Estate Survey, if available
- Real Estate Environmental Report, if available
- Purchase Agreement for Real Estate or Purchase Invoice for Equipment
- Blueprints and Building Specifications
- Sworn Contractor's Statement and/or Sworn Owner's Statement
- Construction Contract Agreement
- Rent Rolls and copies of Leases
- Land Trust Agreement
- Legal Description and Address of Property Offered as Collateral
- \_\_\_\_\_
- \_\_\_\_\_

**Corporate Documents**

- Articles of Incorporation & By-laws
- Certificate of Existence
- Signers' Names and Titles

**Limited Liability Company Documents**

- Articles of Organization & Operating Agreement
- Certificate of Existence
- Signers' Names and Titles

**Limited Partnership Documents**

- Partnership Agreement
- Certificate of Existence
- Signers' Names and Titles

**General Partnership Documents**

- Partnership Agreement
- Signers' Names and Titles