

# HOW WE LEARN ABOUT YOUR BUSINESS:

## Commercial Loan: New or Refinance

### Company related:

- 3 years of business tax returns (complete)
- Operating pro-forma and/or budget
- Current and prior year-to-date income statement & balance sheet
- Projections
- Business plan
- Capital expenditure plan
- Purchase contract
- Itemized equipment list
- Accounts receivable and accounts payable aging
- Ownership and officer list
- Business debt schedule

### Guarantor related:

- 3 years of personal tax returns (complete)
- Personal financial statement (signed)
- 3 years of all schedule C&E tax returns (complete)
- Verification of liquidity
- Contingent debt schedule

## Real Estate or Construction

- Cost estimates/budget
- Copies of all executed leases
- Legal description
- Capital expenditure plan
- Survey
- Blueprints, plans, and specs
- Rent rolls
- Project and entity detail
- Phase 1 environmental report

## Church, Non-Profit or Municipality

- 3 years of historical giving units
- 3 years of giving stratification
- 3 years of historical revenue sources
- Number of services per week
- 3 years of general and special fund financial statements
- History/biography of pastor or leader
- 3 years of historical membership detail
- 3 years of worship attendance
- Pledge campaign detail
- School detail, 3 years of financial statements
- School detail, 3 years of enrollment by grade