

Checklist of Documents to Gather when You Apply for a Business Loan

Business plan

Resumes of owners

Significant leases

Accounts receivable aging report

Major customer contracts

Major vendor or operations contracts

Loan agreements with other lenders

Tax returns (past two years)

Financial statements

- Balance sheet

- Income statement (AKA Profit & Loss statement)

- Cash flow statement

Articles of incorporation or other organization documents

Partnership or owner agreements

Business licenses and registrations