

## Business Loan Application Checklist

**Please note:** The following list is a general guideline. Your Business Relationship Officer may request additional documentation during the processing of your loan request in order to make an approval decision.

### Provided by Member:

#### BUSINESS

- Business Tax Returns for last three years
- Business Debt Schedule
- Interim Financial Statement for most recent period
- Financial Statements (balance sheet and income statement) for last three (3) years
- Financial Projections (if applicable)
- Business Plan, including management résumés (if available)
- Promotional Materials & Brochures (if available)
- Articles of Incorporation & Bylaws (if applicable and if different from file copy)
- Partnership Agreement (if applicable and if different from file copy)
- Limited Liability Formation Papers (if applicable and if different from file copy)
- Assumed Business Name Filing (if applicable and if different from file copy)

#### OWNER(S)

- Individual Tax Returns for last three (3) years, including K-1 Statements for all S Corporations, Partnerships & Limited Liability Companies

#### FOR BUSINESS LINES OF CREDIT

- Accounts Receivable Aging (current copy)
- Accounts Payable Aging (current copy)
- Inventory Listing (current copy, if applicable)

#### FOR EQUIPMENT TERM LOANS

- Vendor Invoice or Purchase Order (for equipment purchases)
- Depreciation Schedule (for equipment refinance)

#### FOR INVESTMENT AND COMMERCIAL REAL ESTATE LOANS

- Earnest Money Agreement/Bill of Sale, if applicable
- County Tax Assessment
- Tenant Leases
- Annual Rental Income & Expense for last three years

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### Provided by the Credit Union (Member to complete and return to Loan Officer):

- Business Loan Application
- Individual Financial Statement for each owner, attach other statements
- Authorization Designation (if any changes from original on file)

#### BUSINESS SERVICES

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