

Name \_\_\_\_\_ Business Entity Borrowing Money \_\_\_\_\_  
 Email address \_\_\_\_\_ Ph # \_\_\_\_\_ Fax# \_\_\_\_\_  
 Type Loan: \_\_\_ Purchase \_\_\_ Refi \_\_\_ Extension \_\_\_ Acquisition \_\_\_ Start up  
                   \_\_\_ Development \_\_\_ Other  
 Type Entity: \_\_\_ Corp \_\_\_ Partnership \_\_\_ Sole Proprietor  
                   \_\_\_ Loan Memo \_\_\_ Relationship Summary \_\_\_ Risk Matrix

**ITEMS INCLUDED TO CREDIT**

**Individual / Guarantor**

\_\_\_ Commercial Loan Application - need on the Entity Borrowing the \$\$\$ (and ALL individuals, Guarantors - if the PointBank Personal F/S is not being used)  
 \_\_\_ Current Personal Financial Statement  
 \_\_\_ Most recent 2 years Tax Returns (all schedules) - Current Yr \_\_\_\_\_ Last Yr \_\_\_\_\_

**Business Guarantor**

\_\_\_ Most current Interim Balance Sheet & P&L Statement  
 \_\_\_ Most recent 2 years Tax Returns (all schedules) - Current Yr \_\_\_\_\_ Last Yr \_\_\_\_\_

**Sole Proprietor / DBA**

\_\_\_ Assumed Name Certificate filed with County  
 \_\_\_ 2 most recent Year-End F/S - (Balance Sheet & P&L) - Current Yr \_\_\_\_\_ Last Yr \_\_\_\_\_  
 \_\_\_ 2 most recent Tax Returns (all schedules) - Current Yr \_\_\_\_\_ Last Yr \_\_\_\_\_

**Corporation**

\_\_\_ Articles of Incorporation  
 \_\_\_ Corporate By-Laws  
 \_\_\_ Corporate Resolutions  
 \_\_\_ Board of Directors Minutes Authorizing Debt / Signers  
 \_\_\_ Certificate of Incorporation  
 \_\_\_ Certificate of Good Standing (CCA to provide)  
 \_\_\_ 2 most recent Year-End F/S (Balance Sheet & P&L) - Current Yr \_\_\_\_\_ Last Yr \_\_\_\_\_  
 \_\_\_ 2 most recent Tax Returns (all schedules) - Current Yr \_\_\_\_\_ Last Yr \_\_\_\_\_

**Partnership**

\_\_\_ Partnership Agreement  
 \_\_\_ 2 most recent Year-End F/S - (Balance Sheet & P&L) - Current Yr \_\_\_\_\_ Last Yr \_\_\_\_\_  
 \_\_\_ 2 most recent Tax Returns (all schedules) - Current Yr \_\_\_\_\_ Last Yr \_\_\_\_\_

**Construction**

\_\_\_ Plans and Specs  
 \_\_\_ Cost Breakdown - (include reserves/misc line item)  
 \_\_\_ Contract with Contractor  
 \_\_\_ Builder's package (Project List, Customer List, Subcontractor/Supplier List)  
 \_\_\_ Proof of Insurance  
 \_\_\_ Permanent Loan Commitment

**Accounts Receivable**

\_\_\_ Previous Year-End Aged Report  
 \_\_\_ Most current Aged - 90 days or more recent

**Equipment**

\_\_\_ List of Equipment (with Vales) - 90 days or more recent

**Inventory**

\_\_\_ List of Inventory (with Values) - 90 days or more recent

**Miscellaneous**

\_\_\_ Map of subject property  
 \_\_\_ Copy of Purchase Contract  
 \_\_\_ Copy of previous Appraisal  
 \_\_\_ Copy existing Survey  
 \_\_\_ Projections (P&L format)  
 \_\_\_ Copy of Leases (all schedules)

