

## Required Document Checklist

### **Borrower's Information:**

- Valid driver's license or state issued picture ID
- Borrowers most recent Pay Stubs/Commission check stubs (invoices if self-employed)
- Previous year's W2
- Proof of other income- Retirement Pension, Social Security, SSI, Child Support Statements, Public Benefit Statements (WIC, Food Stamps, Housing, etc...) (signed leases for rental income)
- Tax return(s) for the most recent X year(s)-All Pages
- Bank Statement(s) for the last three month(s)-All pages, if you have trouble accessing statements, please ask about the instant bank verification process (<http://www.microbilt.com/instant-bank-verification.aspx>)
- Most current utility statement for home
- SBA Form 641

### **Co-Borrower's Information**

- Valid driver's license or picture ID
- Most recent Pay Stub
- Previous year's W2
- Proof of other income – Retirement Pension, Social Security, SSI, Child Support Statements, Public Benefits Statements (WIC, Food Stamps, Housing, etc.) (signed leases for rental income)
- Tax return(s) for the most recent year – All pages
- Bank statement(s) for the last three month(s) – All pages

### **Co-Signer's Information:**

- Valid driver's license or picture ID
- Cosigner agreement and questionnaire
- Most recent pay stubs / commission check stubs
- Previous year's W2
- Proof of other income – Retirement Pension, Social Security, SSI, Child Support Statements, Public Benefits Statements (WIC, Food Stamps, Housing, etc.) (signed leases for rental income)
- Tax return(s) for the most recent year – All pages
- Bank statement(s) for the last three month(s) – All pages

**Collateral Information:**

- Copy of vehicle title (we will need original at the time of closing)
- Vehicle Insurance
- Receipts, Purchase Orders (Existing & New), Equipment Quotes
- Landlord subordination agreement
- Assignment of contract
- Collateral List

**Business Information:**

- Tax return(s) for the last three year(s)---All pages (Existing Business's Only)
- Bank statement(s) for the last three month(s)--- All pages, if you have trouble accessing statements, please ask me about the instant bank verification process (Existing Business's only)
- Profit and Loss statements (Existing business's only)
- Balance Sheet (Year to Date) (Existing business's only)
- Financial Projections (Startups Only)
- Start-up Budget (Startups only)
- Cash Flow Statement (Existing Business's only)
- Most current utility statement for business (Existing business's only)
- Business plan- Formal/ Informal (Start Up's only)
- Copy of DBA
- Article of Incorporation (Corporations only)
- Articles of Organization (LLCs)
- Registered in Iowa Secretary of State  
-Additional Documents maybe required depending on loan amount, business type and years of operations-