

Required Document Checklist

Borrower's Information:

- State issued picture ID or driver's license
- 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 year-All Pages
- Bank Statement(s) for the last three month(s)-All pages
- Most current residential utility statement

Co-Borrower's Information

- State issued picture ID or driver's license
- 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:

- State issued picture ID or driver's license
- Cosigner agreement (Request template from Loan Coordinator)
- 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)
- Collateral List

Business Information:

- Startup Business (Businesses generating revenue for fewer than 6 months)
 - Business Plan
 - Financial Projections
 - Startup Budget
 - Copy of DBA
 - Articles of Incorporation (Corporations only)
 - Articles of Organization (LLCs)
 - Bank statement(s) for the last three month(s)--- All pages
 - Balance Sheet (Year to Date) (if applicable)
 - Profit and Loss Statement (if applicable)
 - Cash Flow Statement (if applicable)
- Existing Business (Business generating revenue for more than 6 months)
 - Tax return(s) for the last three year(s)---All pages
 - Bank statement(s) for the last three month(s)--- All pages
 - Balance Sheet (Year to Date)
 - Profit and Loss statements
 - Cash Flow Statement
 - Most current utility statement for business
 - Business plan- Formal/ Informal
 - Copy of DBA
 - Article of Incorporation (Corporations only)
 - Articles of Organization (LLCs)

-Additional Documents maybe required depending on loan amount, business type and years of operations-