

Commercial Real Estate Loan Checklist

All financial information to be signed and dated by the borrowers and guarantors.

- Signed Business Loan Application

Required Financial Information – Business:

- Business tax returns – 3 years
- Year-to-date financial statements – if more than 90 days from fiscal year end
- Business debt schedule

Required Financial Information – Individuals/Guarantors:

- Personal financial statements with complete real estate schedule
- Personal tax returns – 3 years (W-2 for current year if tax return not available)
- Schedule K-1s for each entity reported on personal tax returns
- Business tax returns for guaranteeing entities – 3 years

Real Estate Information:

- Purchase and sale agreement
- Historical rental income and expenses
- Pro forma income and expenses
- Current rent roll and leases

Other Information:

- See Other Business Account Documentation Requirements

Additional requirements are as unique as you and your business, other items may be requested during underwriting.