

LOAN PACKAGING FUNDING CHECKLIST

Orange County Inland Empire SBDC Network

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This checklist outlines the documents required for our SBDC consultants to review your business loan options during your consultation as well as the documents the SBDC requires from you to submit your complete loan package to our lending partners. Please assure you have as many of these documents as possible ready prior to meeting with our SBDC Finance Center consultants.

- 1. Copy of Credit Bureau Report with **Credit Scores** from the three primary reporting agencies (Experian, Trans Union and Equifax) for all owners of the business with **minimum** 20% ownership interest. You can get the credit reports for a small fee at www.freecreditreport.com or www.annualcreditreport.com (At minimum, the Experian Credit Report with FICO Score is preferred)
- 2. Personal Financial Statement (SBA Form 413 attached) for all owners of business with **minimum** 20% ownership interest
- 3. Federal Personal and business tax returns for the last 3 years (include personal tax returns of each owner with **minimum** 20% ownership interest in the business)
- 4. Business Financial Statements for year to date (both income statement and balance sheet is preferred)
- 5. Latest A/R Aging Report
- 6. Latest A/P Aging Report
- 7. Personal Resumes for all owners of the business with **minimum** 20% ownership interest.
- 8. Business Plan or Company Overview/ Executive Summary
- 9. Written explanation of the amount you are seeking and what it will be used for