

TRACY/SAN JOAQUIN COUNTY CERTIFIED DEVELOPMENT CORPORATION

SBA/BORROWER APPLICATION CHECKLIST

INFORMATION ON THE BUSINESS

ALL LOANS:

- Loan Application.
- Management Resumes.
- Business Tax Returns for prior 3 years (Federal return, all schedules, statements, K-1's).
- Years: (original signature and date required for SBA).
- Current Financial Statement (no older than 30 days).
- Business Debt Schedule (all notes payable listed on the current financial statement-balances should match).
- Accounts Receivable and Accounts Payable aging (same date as current financial statement if available).
- Copy of Current Lease (from existing location).
- Articles of Incorporation, any amendments & By-Laws; Articles of Organization, any amendments and Operating Agreement; Partnership Agreement; Fictitious Name Statement(as applicable)
- Business License

MAY BE REQUIRED:

- Franchise Agreement and/or circular. Product Service Agreement (if applicable).
- Documentation on any other government loans; past or present (i.e. SBA loan, student loan)
- Complete Business Plan (start-up business or as requested).
- Projections for 12 months w/assumptions (start-ups, acquisitions, or as requested).
- Trust agreement (if property to be held in trust)

INFORMATION ON THE PRINCIPAL(S)

A principal is defined as: each proprietor, each general partner, each limited partner or stockholder who owns 20% or more of the business, or any person providing a guaranty.

- Personal Financial Statement (no older than 30 days).
- Personal Tax Returns (Federal return with all schedules, statements and K-1's).
- Years: (please sign and date).
- Authorization to Release Information for each Principal.
- Statement of Personal History
- Alien Registration Card Copied Front and Back (if not an U.S. citizen).

INFORMATION ON AFFILIATES

An affiliate is defined as: any business in which a principal has at least 20% ownership (partnership or corporation).

- Description of Business.
- % Ownership in all affiliates.
- Business Tax Returns For Previous 3 years.
- Current Financial Statement (no older than 30 days), if available.
- Business Debt Schedule (all notes payable listed on the affiliate financial statement).

INFORMATION ON THE PROPERTY

- Environmental Questionnaire including environmental permits (if applicable), completed by SELLER
- Purchase Agreement with any addendums.
- Contractor's estimated cost of improvements or construction
- Estimated cost & description of equipment to purchased (if applicable)