



American Bank of Commerce



Member FDIC

SBA

Small Business Administration

Borrower's Business Loan Application Checklist

Please provide all of the following documents using the attached SBA forms:

- Loan Request / General Information
- History and nature of the business (attach any brochures, etc.)
- Notes payable for business and any affiliates dated the same date as the current balance sheet
- IRS Form 4506 - T (tax transcript) for the business and each owner. Form must also be completed by business
- Personal financial statement for each owner of 20% or more of the business
- Management / ownership information for each owner of 20% or more of the business
- SBA form 912 completed by each owner of 20% or more of the business

Please provide all of the following information that is applicable:

- Personal Federal Income Tax Returns for the past three (3) years for each owner of 20% or more of the business and any guarantors. All schedules and attachments are required.
- Business Federal Income Tax Returns for the past three (3) years. All schedules and attachments are required.
- Current Business Financial Statement dated within the past 60 days. Balance sheet and profit and loss are required.
- Year End Business Financial Statements for the past three (3) fiscal years. Balance sheet and profit and loss are required.
- Accounts receivable and Payable Aging are required for business and any affiliates dated the same date as the current balance sheet.
- Corporate Documents including: articles of incorporation and by-laws, partnership agreement, articles of organization and operating agreement, and / or trade name affidavit depending on the organizational structure of the business.
- Business premise lease or letter outlining terms of proposed lease
- For debt refinancing, provide copies of all notes to be refinanced including renewals
- For business acquisition loans, submit letter from seller describing reasons for the sale.
- For business acquisition loans or real estate acquisition loans, provide a copy of the purchase agreement or letter of intent.
- For franchise business, provide a copy of the current Uniform Offering Circular (UFOC) and Franchise Agreement.