

## Business Line of Credit

- 2 years of Personal & Business Tax Returns
  - A completed & signed Personal Financial Statement and a Joint Intent to Apply.
  - Business Financial Statement (Profit & Loss, Balance Sheet, & Income Statement)
  - Will need Articles, Operating Agreement and/or By-Laws (if any)
  - A description of the collateral being pledged to the loan
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## Owner Occupied Real Estate

- 2 years of Personal & Business Tax Returns
  - A completed & signed Personal Financial Statement and a Joint Intent to Apply
  - Business Financial Statement (Profit & Loss, Balance Sheet, & Income Statement)
  - Legal Description of the property
  - Will need Articles, Operating Agreement and/or By-Laws (if any)
  - Survey (only applies to commercial real estate)
  - A recent appraisal (we will require a new appraisal if the one on hand is older than 1 year)
  - Leases and Rent Rolls (if applicable)
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## Equipment Loans

- 2 years of Personal & Business Tax Returns
  - A completed & signed Personal Financial Statement and a Joint Intent to Apply
  - Business Financial Statement (Profit & Loss, Balance Sheet, & Income Statement)
  - Will need Articles, Operating Agreement and/or By-Laws (if any)
  - An invoice of what is being purchased (complete make, model, & serial number)
  - Front and back of the Title document, copy of Valuation (Black Book)
  - List of equipment with make, model, serial # (if existing equipment is being taken as collateral)
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## Construction Loans

- Please contact a Commercial Lender.