

Operating Company (OC)

- Borrower Information Form – [SBA Form 1919](#) required
- Most Recent Three (3) Years of Federal Tax Returns
- Interim Financial Statements (Income Statement and Balance Sheet) dated within the last ninety (90) days
- Business Debt Schedule (Please indicate any SBA Debt) – [SBA Form 2022](#) is an optional tool
- Brief written summary of the loan request and history of operating company

If any of the following apply to your situation, please provide the appropriate additional documentation.

- IF START UP OR BUSINESS ACQUISITION:** Business plan including two (2) years of projections with detailed explanation of how numbers are derived. First year of projections should be broken down by month.
- IF BUSINESS ACQUISITION OR REAL ESTATE PURCHASE:** Copy of executed Purchase & Sale Agreement
- IF FRANCHISE LOAN:** Current copy of executed franchise agreement
- IF APPLICABLE:** Current Accounts Receivable and Accounts Payable Aging Schedules
- IF HOTEL:** Most Recent STR Report

Real Estate Holding Company (Eligible Passive Company - EPC)

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If any of the following apply to your situation, please provide the appropriate additional documentation.

- IF REAL ESTATE PURCHASE:** Copy of executed Purchase & Sale Agreement
- IF AVAILABLE:** Copy of Appraisal
- IF APPLICABLE:** Rent Roll showing all tenants and how much square footage each occupies
- IF HOTEL:** Most Recent STR Report

Individual Owners (Individuals with 20%+ ownership of OC or EPC, General Partners, Managing Members, Sole Proprietors)

- Borrower Information Form – [SBA Form 1919](#) required
- Personal Financial Statement (PFS) – [SBA Form 413](#) required, unless your lender asks you to prepare a substitute form
- Most recent Federal Tax Return
- Resume

Business Affiliates of OC or EPC (if applicable)

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Key Employees (Individuals with day-to-day OC or EPC management responsibilities)

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