

Operating Company (OC)

- Borrower Information Form – [SBA Form 1919](#) required
- Most recent three years of federal tax returns
- Interim financial statements (income statement and balance sheet) dated within the last 90 days
- Business debt schedule (please indicate any SBA Debt) – [SBA Form 2202](#) 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 three 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 (A/R) and accounts payable (A/P) 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
- Three most recent federal tax returns
- 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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