



Commercial Loan Document Checklist

Providing these items* to your Commercial Lender will help expedite your request:

FOR THE BUSINESS:

- Federal Income Tax Return including all schedules (Most Recent 3 Years)
- CPA-prepared Financial Statement (Most recent 3 years)
- Year-to-date Income Statement and Balance Sheet (dated within past 90-days including comparative results for the prior year, same time period)
- Detailed Schedule of Existing Debt including balance, required monthly payment, creditor and collateral
- Accounts Receivable Aging Report (most current month-end)
- Accounts Payable Aging Report (most current month-end)
- Current Rent Roll (if applicable)

FOR THE OWNER/GUARANTOR(S):

- Federal Income Tax Return including all schedules and copies of ALL supporting K-1's, if any (Most recent 3-Years)
- Personal Financial Statement Dated within last 90-days (Please use **ONLY** First National Bank form and sign)
- Verification of Liquidity (i.e. Copies of all Bank and/or Brokerage Statements dated within the last 90-days for any accounts held outside of First National Bank)

**First National Bank recognizes your situation, like every business borrower, is unique. Some of the above items may not be applicable to your business or conversely, additional information may be needed and requested.*

We're here to help.... If you have any questions, please contact your Commercial Lender.