



# Commercial Loan Applicant Checklist

Congratulations! You are one step closer to completing the commercial loan application. Have the following information prepared to help speed up the application process:

Company Website
Brief History of Company
Description of products or services provided by your company
Structure of Company: Proprietorship / Partnership / Corporation / C Corp. / S Corp.
Articles of Incorporation / Organization / Partnership Agreement-Signed
Beneficial Owner of Legal Entity
Name of Controlling Person
Percentage Breakdown of Company Ownership
Most recent 3 years fiscal year-end financial statements for the company. Current year interim statements
Most recent 3 years tax returns for company
Projections: Monthly for upcoming year / Annually for 3 years
Current Account Receivable Listing / Aging
List of customers accounting for more than 10% of sales or accounts receivable
Current Payable Listing / Aging
If financing is for business purchase, include copy of the LOI or Purchase Agreement showing purchase price & other pertinent details
Description of additional collateral which will be pledged to secure the transaction

Security Bank & Trust Co. Customer Identification Program (CIP) requires IRS Tax Identification for all Borrowers, Guarantors and Beneficial Owners of Legal Entities of 25% or more along with a copy of Government Issued Photo ID as applicable.

Stop in to one of our [21 locations](#), give us a call or schedule a time for us to come to you. We're flexible and willing to work on your schedule.



**Want to learn more about what to expect during the lending process?**

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