

## COMMERCIAL LOAN CHECKLIST

Thank you for your interest in obtaining a business loan from **Georgia Banking Company**. It is our goal to provide you with the highest level of service by answering any questions that you may have and by processing your request quickly. In order to adequately evaluate your loan request; please provide the information listed below:

- \_\_\_\_\_ Completed application
- \_\_\_\_\_ Personal Financial Statement, signed and dated by applicant.
- \_\_\_\_\_ Personal Tax Returns, last three years.
- \_\_\_\_\_ Business financial statements for the past three years.  
At a minimum, these should include a balance sheet and income statement.
- \_\_\_\_\_ Business tax returns, including all schedules for the past three years (Corp., partnerships)
- \_\_\_\_\_ Interim financial statement less than 90 days old.
- \_\_\_\_\_ Accounts receivable aging report.
- \_\_\_\_\_ For new businesses or expansions, applicant should provide a current business plan, which should include, at a minimum, a 24-month cash flow projection.
- \_\_\_\_\_ Description of collateral (real estate, equipment list, accounts receivable, inventory, etc.)
- \_\_\_\_\_ Valuation of collateral, (describe how value was determined).
- \_\_\_\_\_ Applicant should provide names, addresses and phone numbers of major trade creditors.
- \_\_\_\_\_ Resumes of owners and key managers.

NOTE: All financial statements, including business statements and tax returns, should be signed and dated by the applicant.