## Loan Application Package Checklist

### START-UPS and NEW BUSINESSES
- Loan Application [JEDCO form](#)
- Personal Financial Statement [JEDCO form](#)
- 2 years personal tax returns
- Business plan
- 2 years monthly revenue and expense projections with assumptions
- Requested loan amount and detail of how the funds will be used

### EXISTING BUSINESSES
- Loan Application [JEDCO form](#)
- Personal Financial Statement [JEDCO form](#)
- 2 year corporate tax returns **
- Interim financial statements
- 2 years personal tax returns for all owners and guarantors

** if tax returns are not prepared for most recent fiscal year, then application package must include year-end company-prepared balance sheet and income statement

### Include these items if available at the time of application
- Purchase contract (for real estate)
- Construction cost budget [JEDCO form: 504 Eligible Costs Worksheet](#)
- Vendor quote or invoice (for equipment)
- Environmental reports
- Appraisals/ Valuations
- Articles of incorporation and by-laws (corporations)
- Articles of organization and operating agreement (LLCs)

Please note, this checklist is not inclusive of all required application documents. These items are the minimum requirements for your loan application to be reviewed. Additional items will be requested prior to closing or prior to submission to the SBA.