

Loan Application

This checklist has been provided to assist you through the process of gathering the necessary information for the evaluation of your loan request. **Complete** information will be necessary to process your application. If you need assistance completing the loan application please give us a call at 800.658.2823.

All loan applicants must complete the following:

- ___ 1. Completed Loan Application* (Use full legal name(s))
- ___ 2. Personal Financial Statement* complete on all owners, partners, officers, directors, key employees, guarantors, stockholders with 20% or more ownership of applicant business.
- ___ 3. Three years Personal Federal Tax Returns, with all schedules, on each individual referred to in #2 above.
- ___ 4. Owner/Management Resume* on all individuals referred to in #2 above.
- ___ 5. Copy of Drivers License on all individuals referred to in #2 above.
- ___ 6. Statement of Personal History* on all individuals referred to in #2 above.
- ___ 7. Business plan or detailed description of the business.
- ___ 8. Projections for the current and future three fiscal years & assumptions to the projections. *
- ___ 9. Copy of Corporate, LLC or Partnership docs, if applicable.
- ___ 10. Copy of Franchise Agreements and/or Fuel Supply Agreement, if applicable.
- ___ 11. Request for Counseling.*
- ___ 12. List of machinery/equipment and/or furniture/fixtures to be acquired, if applicable.
- ___ 13. List of machinery & equipment or furniture & fixtures, including model & serial number, offered as collateral.
- ___ 14. Itemized breakdown of working capital, if applicable.
- ___ 15. Affiliate Company(s) Federal Tax Returns for three years, plus a current interim statement. (An affiliate company is one in which any key principal in the application has a 20% or more ownership interest or in which they are a general partner or operating partner.), if applicable.
- ___ 16. Copies of Permits/Licenses necessary for the business.
- ___ 17. Credit investigation fee of \$50.00.
- ___ 18. D&B Number

If an existing business, provide items 1 18 and the following:

- ___ 19. Business tax returns for the past three years.
- ___ 20. Complete financial statements (including balance sheet and income statement for the past three years) plus interim statements no more than 60 days old.

- ___ 21. Detailed Business Debt Schedule, balancing with interim financial statements. *
- ___ 22. A recent aging of account receivable & payable, balancing with interim financial statements.
- ___ 23. 4506 T form on business – (to be completed by owner or officer of business). *

If purchasing an existing business, provide items 1 18 and the following:

- ___ 24. Reason for the sale of the business.
- ___ 25. Business tax returns for the past three years.
- ___ 26. Complete financial statements (including balance sheet and income statement for the past three years) plus interim statements no more than 60 days old.
- ___ 27. Copy of Sales Agreement.
- ___ 28. 4506 T form on business – (to be completed by seller of business).

If real estate and/or construction is involved, provide items 1 18 and the following:

- ___ 29. Copy of Sales Agreement.
- ___ 30. Copy of Construction Contract, Cost Breakdown, and/or Bids, if applicable.
- ___ 31. Environmental Questionnaire, including legal description, on real estate being purchased or offered as collateral - (to be completed by owner of real estate). *
- ___ 32. Name of Interim Lender.

If refinancing existing debt, provide items 1 18 and the following:

- ___ 33. Copies of bank transcripts on loans to be refinanced.

* Forms Enclosed

**REI Oklahoma Headquarters
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FOR MORE INFORMATION CALL 1 800 658 2823

Please be advised that all financial statements and tax returns must have original signatures and dates. After photocopying financial statements and tax returns, **please sign again and affix current date.**