Commercial Lending Application Checklist

Every business and loan request is different. This checklist outlines some of the documents our commercial lenders commonly request during the application process. **You may not need everything listed here.**

For certain financial information, we can provide templates to make the process easier. Your lender will let you know what's needed based on your business and the type of financing you're seeking.

Business Information

- Brief business history or business plan, particularly for a new business
- Business tax returns for the past three years
- Current year-to-date profit and loss statement
- Current balance sheet
- Accounts receivable and accounts payable aging reports, if applicable
- EIN

Owner Information

- Brief resume or summary of relevant business or industry experience
- Personal tax returns for the past three years, if requested

Loan-Specific Documents

Depending on what you are financing, you may be asked for related documents, such as:

- Plans, project budget, or contractor estimates for construction or renovations
- Vendor quote or invoice for equipment financing
- Information about how loan or line of credit funds will be used
- Current leases or rent roll for income-producing property
- Purchase and sale agreement for a property purchase

We'll Help with the Rest

Additional information may be needed as we review your request. Your lender will guide you through the process and provide any Bank forms or templates required.

Questions or ready to chat?
Call us at 508-627-4266, stop by any office, or complete our Contact Form to get started.