

CHECKLIST

Thank you for allowing us to serve you. In addition to the fully completed, signed and dated Commercial Credit Application, the following documents are required to evaluate your commercial credit application:

- Business Financial Statements and/or Stamped Corporate Income Tax Returns for the past 3 fiscal periods.
- Personal Financial Statement for each guarantor
- Personal Tax Returns for one year for each guarantor
- Business Plan and Financial Projections (if business is a start up or if requesting a Business Installment Loan and/or Term Loan)
- Indicate collateral and collateral value to be pledged to the Bank to secure the Loan/Line of Credit.

You will receive response regarding your application within 30 days. If your application is approved, the following documents will be required for closing:

- Certificate of Incorporation
- Articles of Incorporation
- Shareholder By-Laws
- Franchise Agreement, as applicable

Please note that additional information may be requested, based on a full assessment of the information provided with your initial application.