



# APPLICATION CHECKLIST

PLEASE PROVIDE THE ITEMS MARKED WITH AN "X"

## Business Information

X	Description
	A history and description of the business ( <i>form included</i> )
	Business financial statements for the last 3 years for both the operating company and the holding company (If applicable)
	Interim financial statement dated within the last 60 days for both the operating company and the holding company, (If applicable)
	Aging of Accounts Receivable and Payable (If applicable)
	Projected Income Statement for two years after the loan
	For a new business (less than 2 years in existence) a monthly cash flow analysis for the first 12 months of operation or for 3 months beyond the break-even point (whichever is longer) together with a description of assumptions.
	Federal tax returns for the last 3 years for both the operating and holding company, if applicable
	Franchise agreement (If applicable)
	The names of affiliated (through ownership or management control) business as well as the last two fiscal year-end financial statements for each of these firms (If applicable)

## Personal Information *for each owner of 20% or greater*

X	Description
	Personal tax returns for the last 2 years
	Personal resume
	Personal financial statement ( <i>form included</i> )
	SBA Form 912 Personal History ( <i>form included</i> )

## Real Estate Information

X	Description
	Real Estate Purchase Agreement or settlement sheet
	Construction cost budget and/or equipment invoices (If applicable)

## Provident Application Fee

X	Description
	Application fee of \$500. (make checks payable to "Provident Business Financial Services")