Small Business Loan Documentation Checklist

Follow the steps below to apply. Please note that applications are only considered when all documentation is gathered. If you need assistance, contact a CommunityWorks representative (contact information below).

1. Gather the following personal information
   - Copy of a government issued photo ID for owner(s)
   - Three Personal References
   - SBA Form 413 – Personal Financial Statement
   - 3 months personal bank statements
   - Last 3 years tax returns (with all schedules, w2, and/or K-1)
   - Verification of any personal income (most recent paystub, annual benefits letter, etc.) if applicable

2. Gather the following business documentation
   - Business Plan with two years projections including a brief description of the business, history of the business, and the management team and their % ownership in the business
   - 15% owner’s equity injection (for businesses in operations less than 2 years)
   - Copy of governing documents (Filing with Secretary of State)
   - Tax ID and DUNS Number (Obtain DUNS at https://fedgov.dnb.com/webform)
   - List of Collateral
   - Last 3 years tax returns (with all schedules)
   - 3 years business financials (P&L and Balance Sheet)
   - YTD business financials (P&L and Balance Sheet)
   - 3 months business bank statements
   - Lease agreement (if applicable)
   - Detailed breakdown of use of funds
   - Verification for use of loan proceeds (Quotes, Sales Order, Purchase agreements, etc.)
   - Business Debt Schedule
   - SBA Form 4506T – Request for Transcript of Tax Return
   - SBA Form 1624 – Certification Regarding Debarment
   - SBA Form 912 – Statement of Personal History
   - SBA Form 1919 – Borrower Information Form

3. Complete this brief online application.

Once steps 1 - 3 are completed a CommunityWorks loan officer will be in touch with you within 2 business days. Applications will not be considered complete until all documents are gathered.

Contact CommunityWorks Loan Officers for assistance:
Email: loaninfo@cwcarolina.org Phone: 864.235.6331