



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.

At any time during the review and underwriting process, we may request additional information and/or documentation. 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