



Loan Application Checklist

- 1. **Application For Loan**
Please complete in detail. This form should be signed and dated by all applicants, then submitted to our office with all other required information.
- 2. **Current Personal Financial Statement**
This form should provide the following:
 - a. Complete itemized list of all assets and liabilities.
 - b. Repayment schedule for all liabilities including the lender's name, interest rate, debt amount, final due date and payment amount.
- 3. **Current Business Or Entity Financial Statement**
This form should be prepared by you or your CPA and provide the business financial information according to item #2 (a) and (b) above, if applicable.
- 4. **Income Verification**
Income verification for the prior 5 year(s) should be furnished for all applicants and may be in the form of one of the following:
 - a. Income Tax Returns (complete with all schedules attached) or
 - b. Income/Expense statements, etc. prepared by your accountant or certified thereto.Also, if you have mineral or royalty income, please contact us regarding the possibility of additional information needed to determine production longevity and income potential.
- 5. **Partnership, Corporation, Or Other Entity**
If you own an interest in any partnership, corporation, or other entity, please furnish:
 - a. Current financial statement as in #3 above and income verification for the entity as in #4 above
 - b. Entity formation documents (Articles of Incorporation, Article of Formation, Partnership Agreement, etc.)
- 6. **Investment / Liquid Asset Account(s)**
Please provide a copy of the most recent investment and/or liquid asset account statements.
- 7. **Sales Contract, If Applicable**
If available, please provide a copy of the sales contract.
- 8. **Detailed Legal Description**
Please provide a copy of the metes and bounds description and/or field notes for the land to be offered as security for the loan. An aerial photograph and/or surveyor's plat is useful and should be furnished if available.
- 9. **Property Map**
A copy of a map showing the location of tract of land offered as security should be provided.
- 10. **Plat and Restrictions Of Rural Subdivision**
A copy of the plat and the rural subdivision restrictions should be provided ~ if available.
- 11. **Copy of Driver's License for all applicants.**
- 12. **Other / Special Instructions**

*Additional information may be requested depending on the complexity of your financial position.