



Please return this information to:
Vantage West Credit Union
Attn: Business Banking Department
P.O. Box 15115
Tucson, AZ 85708

BUSINESS BANKING LOAN CHECKLIST

FROM YOUR BUSINESS

Business Banking Loan Application signed and dated

Business Debt Schedule signed and dated

Prior three years federal tax returns, including K-1's and all schedules

If you have not filed your 2021 tax return, also provide a 2021 fiscal year-end financial statement

If you have filed a 2021 tax return extension, also provide a copy

Fiscal year 2022, latest month-end, year-to-date Balance Sheet and Profit & Loss statement

Ownership verification of business entity. Example: Articles of Incorporation or Organization, By Laws, Operating Agreement, Partnership Agreement(s)

Previous two months of business bank deposit statements

COMMERCIAL REAL ESTATE LOAN REQUESTS (*)

Purchase Agreement

Copy of leases & all amendments

Property operating statement

Construction contract

Rent roll

TERM LOANS AND LINES OF CREDIT (*)

Purchase Orders

Accounts receivables aging

Accounts payables aging

NON PROFITS(*)

Budget

Number of Giving Units

List of top 5 donors

National / Parent Affiliation

List of authorized signers

(*) As applicable

IF YOUR BUSINESS HAS BEEN IN EXISTENCE FOR LESS THAN 3 YEARS

Business Plan

Projections with assumptions

FROM EACH INDIVIDUAL OWNER (>20%) / GUARANTOR

Personal Financial Statement for each owner / guarantor (to include Schedule of Real Estate Owned, if applicable)

Prior three years federal tax return for each owner / guarantor, including K-1's and schedules

Management experience of key leaders

UPON ACCEPTANCE OF TERMS (SUBJECT TO APPROVAL)

IRS 4506-T form, one for each borrower and guarantor, completed, signed and dated

Evidence of insurance

Environmental Questionnaire