GemPeak Financial
Peak Performance at Every Stage

SBA Document Checklist

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Starting point only. Requirements may vary by lender, SBA program, loan purpose, business structure, ownership, collateral, industry, and underwriting review.

Loan Request and Business Information
□ Purpose of the loan request and requested amount
□ Ownership breakdown for the business and related entities
□ Business address, subject property address if applicable, email, and phone number
□ Description of how loan proceeds will be used, including working capital if requested
□ Business plan explaining operations, market, management, use of funds, and repayment strategy

Business Financial Documents
□ Last 3 years of business tax returns, if available
□ Year-to-date profit and loss statement and balance sheet
□ Business debt schedule
□ Accounts receivable and accounts payable aging schedules, if applicable
□ Current business bank statements, often within 30-60 days

Startup, Acquisition, or Expansion Planning
□ 2-5 years of financial projections and key assumptions
□ Startup costs, working capital needs, and use-of-funds budget
□ Draft lease, letter of intent, or purchase agreement, if applicable
□ Contractor estimate, equipment quote, or project budget, if applicable

Owner and Guarantor Information
□ SBA Form 413 Personal Financial Statement for required owners or guarantors
□ SBA Form 1919 Borrower Information Form, if requested by the lender
□ Confirmation of citizenship or eligible status under current SBA and lender requirements
□ Personal tax returns for the last 3 years
□ Current personal bank statements to support equity injection or liquidity
□ Government-issued identification, such as a driver's license
□ Resume or owner/management background
□ Credit explanations for derogatory credit, bankruptcies, or foreclosures, if applicable

Additional Documentation
□ Business licenses, registrations, entity documents, and ownership agreements
□ Franchise, debt refinance, real estate, or construction documents, if applicable
□ Additional items based on the industry, collateral, lender review, and SBA program requirements

Prepared by GemPeak Financial | This checklist is for planning purposes only and does not guarantee eligibility or loan approval.

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