

First National Bank Northwest Florida
Business Loan Checklist

Business Loan Application (completed and signed)

Business Entity Documents (as applicable);

1. Sole Proprietorship (fictitious name statement/affidavit).
2. Corporation (articles of incorporation/bylaws).
3. Partnership (general or limited partnership agreement with exhibits, certificate of limited partnership).
4. Limited Liability Company (articles of organization and operating agreement).
5. Trust (trust agreement with exhibits and amendments).

Copy of driver's license or other acceptable identification++

Business Financial Information Requirements;

*Signed copy of last two years business tax returns complete with all schedules and K-1s.

*Interim business financial statements (balance sheet and income statement within 30 days of loan application).

Personal Financial Information Requirements;

***Personal financial statement (signed)** for each owner/guarantor (To be provided by each business partner owning 20% or more of the business, and all guarantors).

*Signed copy of last two years personal tax returns for each owner/guarantor with all schedules.

Other Information (if applicable);

1. Copy of purchase agreement/contract (real estate, vehicle, equipment, etc.).
2. Description of collateral (i.e. real estate=deed, title policy, survey).
3. Additional information as requested by lender.

++ The federal government requires we verify and record information that identifies each applicant/customer in order to assist in fighting the funding of terrorism. In addition to your driver's license and/or other documents, we may also ask for street address, date of birth, and other information as we deem necessary to identify you.