

Nevada Bank & Trust Commercial Loan Application Checklist

Please submit the following items, as applicable, with your commercial loan application.

Business

- Copies of each individual borrower's/guarantor's personal driver's license
- 3 years signed tax returns to include all schedules and K1s
- 3 years of year end balance sheets and income statements
- Current year to date financial statements (balance sheet, income statement, cash flow statement, accounts receivable aging, and accounts payable aging)
- Debt Schedule (bank form provided)
- Equipment List (if using as collateral)
- Financial Statement Certification (bank form provided)

Personal (For all principals who own 20% or more of the business entity)

- 3 years signed tax returns to include all schedules and K1s
- Signed current individual financial statement (bank form provided)
- Most recent paystubs (covering at least 4 consecutive weeks)
- Most recent bank statements (2 months)

For Borrowers New to Nevada Bank & Trust

- Please provide us with the following for documentation of the legal business entity:**
- Proprietorship** - Copy of the Fictitious Firm Name Document and Business License
- Partnership** - Copy of the Partnership Agreement and Business License
- LLC** - Copy of the LLC Charter, Articles of Organization, Operating Agreement & Business License
- Corporation** - Copy of the Corporate Charter, Articles of Incorporation, Bylaws and Business License

Other

- History of the business and management experience
- Purchase agreement or invoice if loan is to purchase real estate, equipment, or vehicles
- Rent rolls/tenant leases if loan is to be secured by rental property
- Business plan, financial projections, and past 3 years P&Ls if acquiring existing business
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