

LOAN SUBMISSION CHECKLIST

The corresponding OBC [Online Application](#) is required to be submitted for each of the below programs, and is the minimum submission requirement. For detailed loan submission requirements, see below.

The **highlighted** forms can be found by logging into the OBC Partner Portal.

SBA 7(a) (for all borrowers with >= 20% ownership):

- ☐ Last 2 Years **Personal** and **Corporate Tax Returns** and **YTD Profit & Loss** statements
- ☐ SBA **Personal Financial Statement Form 413** (most recent version)
- ☐ **Tri-Merge Credit Report** (updated to within 60 days)
- ☐ **Business Plan or Budget** (for construction, renovations or expansions)

Stated Non-Conforming "SNC" (for all borrowers with >= 5% ownership)

- ☐ **1003 Loan Application** or **Personal Financial Statement**
- ☐ Current **Rent Roll** (if applicable)
- ☐ **Tri-Merge Credit Report** (updated to within 60 days, FICO scores *not* PLUS or consumer scores)
- ☐ Historical **Operating Statement** for the Subject Property or Operating Company if O/O
- ☐ **Interior & Exterior Digital Color Photos** (if available)
- ☐ Existing **Third-Party Reports**: Appraisal, environmental, title, BPO, etc. (if available)

TERM - Private Money Business (for all borrowers with >= 20% ownership)

- ☐ Signed and completed **Business Loan Submission Form**
- ☐ Signed Borrower **Credit Authorization Form**
- ☐ Recent **Tri-Merge Credit Report** (updated to within 60 days)
- ☐ Last 3 Year's **Business Tax Returns** (please provide an extension if most recent year is unfiled)
- ☐ **YTD Profit & Loss and Balance Sheet** (updated to within 60 days)
- ☐ 6 Months Most Recent **Business Bank Statements**
- ☐ Most Recent Year's **Personal Tax Return** (please provide an extension if unfiled)
- ☐ Signed and dated **Business Debt Schedule**
- ☐ Current **A/R and A/P Aging Reports** (if applicable)
- ☐ Proof of **Installment/Payment Plan** for unpaid taxes and judgments (if applicable)

EXPRESS - Private Money Business (for all borrowers with >= 10% ownership)

- ☐ Signed and completed **Business Loan Submission Form**
- ☐ Signed Borrower **Credit Authorization Form**
- ☐ Recent **Tri-Merge Credit Report** (updated to within 60 days)
- ☐ 6 Months Most Recent **Business Bank Statements**
- ☐ 6 Months Most Recent **Merchant Credit Card Statements** (if applicable)
- ☐ Signed and dated **Business Debt Schedule**

Please type or neatly handwrite all documents, illegible or incomplete submissions will delay the loan process. The above lists are not all inclusive and additional documentation may be required.