



LOAN READY CHECKLIST

Get your documents ready now—for no surprises later.

HERE'S A LIST OF EVERYTHING YOU MIGHT NEED TO INCLUDE WHEN YOU APPLY FOR YOUR LOAN.

Business documents:

- Business plan: Use our [Business Plan Builder Tool](#).
- Cashflow projections: Use our [Cashflow Projections Tool](#).
- Articles of incorporation: Forms filed with Colorado Secretary of State when you established your business.
- Copies of contracts with any third parties: Businesses or partners who have contracts with your business. (If any.)
- Commercial leases: If you lease a building or office space.

Financial documents:

- Year-end balance sheet: And/or a personal financial statement with authorization from a credit card company.
- Asset Verification: Account statements showing money in your accounts or proof of physical assets and value.
- Farm/Ranch business tax returns: If not filed on schedule F (tax form 1040), plus copies of any extensions filed.
- Personal Tax Returns: For the last 3 years, including, K-1's for your business and copies of any extensions filed.
- Farm or Ranch P&L: Year-end summary of your business revenues, costs, and expenses.

- Interim Business Financial Statements: Showing the most recent month's end P&L and balance sheet.
- Farm/Ranch Debt Schedule: If you have debt, this is a table of your monthly payments, listed by first due.

Supporting Documents if you have them:

- Copy of Driver's License
- Last 1 year of W2's
- Most recent paystub (show pay period and name of employer)
- Proof of Retirement Income/VA income (letter or 3 months of bank statements where deposits are held)
- Certificate of Good Standing (shows your business is legally registered in Colorado)
- Bylaws/Operating Agreements
- Tax ID letter showing your business EIN number
- Copies of all signed leases and rental agreements
- Signed Purchase Agreement/Sales Contract (with legal description of property or detail on purchase of assets)

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