

SBA 7(a) CA & Small Loan Submission Checklist
(Do not for use for Loans Greater than \$350,000, Caplines or International Trade Loans)

Tab 1 – Application	Yes	No	N/A
7(a) LGPC – Submission Cover Sheet should be included with all contact information and sections completed.			
SBA Form 1919 - Borrower Information Form – for each proprietor, general partner, officer, director, managing member of an LLC, owner of 20% or more of the equity of the Applicant, Trustor (if the Small Business Applicant is owned by a trust), and any person hired by the Applicant to manage day-to-day operations. *Must be dated within 90 days of submission to SBA.			
SBA Form 1920 – Lender Application – Page 1 & 2 are required for all loans. Page 3 is required where a business acquisition is involved. Applicable sections of pages 4-12 are required along with page 13 signed by the Lender for all loans. *See attached loan information addendum form for use where there are multiple borrowing entities.			
Community Advantage Addendum – (applies only to CA loans)			
Tab 2 – Lender's Credit Memorandum	Yes	No	N/A
Lender's Credit Memo – Required for all applications. For loans up to and including \$350,000 (except for Capline and International Trade Loan requests) see the current SOP 50 10 5(H), pages 158-161 for complete Lender Credit Memo requirements.			
Business Debt Schedule – Required for all businesses that reflect long-term debt on their most current BS. All debts should be listed with any debt that is being refinanced with the subject loan request noted. *Including Co-Borrowers, Affiliates & EPC.			
Tab 3 – Draft Authorization	Yes	No	N/A
Draft Loan Authorization - (required only for CLP, but suggested for all others)			
Tab 4 – Personal Information (Owner/Operator/Guarantor)	Yes	No	N/A
SBA Form 912 "Statement of Personal History" – Required only if question 1, 2, or 3 on the Borrower Application (Form 1919) is answered "Yes" (see SOP 50 10 5(H), page 195). *Must be dated within 90 days of submission to SBA			
Documentation of Alien Status , for all non-US citizens (see the SOP 50 10 5(H), pages 101-102)			
Tab 5 – Other Processing Documents	Yes	No	N/A
Business Valuation (by lender or 3rd party, as applicable), when required for a change of ownership (see the SOP 50 10 5(H), pgs. 172-173 for detailed information).			
Copies of all Notes & Leases to be Refinanced , and if they are Same Institution Debt, payment transcripts for the Last 36 months, along with an explanation of any reported late payments or charges. – Lender must indicate in their credit memo that they have properly documented their credit file per the requirements as outlined in the SOP 50 10 5(H), page 112.			
Tab 6 – (N/A for CA & Small Loans)	Yes	No	N/A
Tab 7 – (N/A for CA & Small Loans)	Yes	No	N/A
Tab 8 – Supporting Docs (Eligibility)	Yes	No	N/A
Franchise, Dealership & Licensee Agreement – If listed on the Franchise Registry at www.franchiseregistry.com and a Franchise Certificate is available, only provide a fully completed Franchise Certification signed by an authorized agent for the franchise.			
Business / Stock / Asset Purchase Agreements – Required when a business is to be acquired with an SBA loan.			
Real Estate Purchase Agreements – Required when real estate is to be purchased with the SBA loan proceeds.			
Other Agreements , such as Fuel Supply Agreement or agreement where there may be a single supplier source for the business.			
Tab 9 – Supporting Docs (Collateral)	Yes	No	N/A
Real Estate Appraisals – Required at submission <u>only</u> for OREO Properties. Please see the SOP 50 10 5(H), page 110 to determine your responsibility as a lender for appraisal review.			
Environmental Investigation Reports (see the SOP 50 10 5(H), pages 175-181 for detailed information).			
Lease Agreement , with terms (including options to renew) at least as long as the term of the loan, if applicable.			
Tab 10 – Supporting Docs (Other)	Yes	No	N/A
Other Supporting Documents Not Identified Elsewhere such as Articles of Organization, Business Licenses, Documentation of Law Suits, Judgments and Bankruptcy or other pertinent documentation.			

Note: All forms must be completed in their entirety, and signed and dated.

SBA 7(a) Loan Submission Checklist
(For all Regular 7(a) and CAPLines)

Tab 1 – Application	Yes	No	N/A
7(a) LGPC – Submission Cover Sheet should be included with all contact information and sections completed.			
SBA Form 1919 - Borrower Information Form for – for each proprietor, general partner, officer, director, managing member of an LLC, owner of 20% or more of the equity of the Applicant, Trustor (if the Small Business Applicant is owned by a trust), and any person hired by the Applicant to manage day-to-day operations. *Must be dated within 90 days of submission to SBA.			
SBA Form 1920 – Lender Application – Page 1 & 2 are required for all loans. Page 3 is required where a business acquisition is involved. Applicable sections of pages 4-12 are required along with page 13 signed by the Lender for all loans. *See attached loan information addendum form for use where there are multiple borrowing entities.			
Tab 2 – Lender’s Credit Memorandum	Yes	No	N/A
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Business Debt Schedule – Required for all businesses that reflect long-term debt on their most current BS. All debts should be listed with any debt that is being refinanced with the subject loan request noted. *Including Co-Borrowers, Affiliates & EPC.			
Tab 3 – Draft Authorization	Yes	No	N/A
Draft Loan Authorization - (required only for CLP, but suggested for all others)			
Tab 4 – Personal Information (Owner/Operator/Guarantor)	Yes	No	N/A
Personal Financial Statement , for all owners of 20% or more, spouses, and proposed guarantors dated within 90 days *must be signed by the spouse even if the spouse will not be a guarantor. (Please be sure that the “as of date” is filled in where indicated.)			
SBA Form 912 “Statement of Personal History” – Required only if question 1, 2, or 3 on the Borrower Application (Form 1919) is answered “Yes” (see SOP 50 10 5(H), page 195). *Must be dated within 90 days of submission to SBA			
Documentation of Alien Status , for all non-US citizens (see the SOP 50 10 5(H), pages 101-102)			
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Copies of all Notes & Leases to be Refinanced , and if they are Same Institution Debt, payment transcripts for the Last 36 months, along with an explanation of any reported late payments or charges. – Lender must indicate in their credit memo that they have properly documented their credit file per the requirements as outlined in the SOP 50 10 5(H), page 112.			
Tab 6 – Business Financial Statements	Yes	No	N/A
Current Income Statement and Balance Sheet – (both must be dated the same date, within 180 days of submission to SBA).			
FYE Income Statements and Balance Sheets or Federal Income Tax Returns for the most recent past 3 Years.			
Cash Flow Projection , month by month, for one year – Required for all new businesses, and when applicable.			
Seller’s Financials , signed by the seller – Required when purchasing an existing business.			
Tab 7 – Affiliate Financial Statements	Yes	No	N/A
Current Income Statement and Balance Sheet – (both must be dated the same date, within 180 days of submission to SBA).			
FYE Income Statements and Balance Sheets, or complete Business Tax Returns for the most recent last 3 year end periods.			
Tab 8 – Supporting Docs (Eligibility)	Yes	No	N/A
Franchise, Dealership & Licensee Agreement – If listed on the Franchise Registry at www.franchiseregistry.com and a Franchise Certificate is available, only provide a fully completed Franchise Certification signed by an authorized agent for the franchise.			
Business / Stock / Asset Purchase Agreements – Required when a business is to be acquired with an SBA loan.			
Real Estate Purchase Agreements – Required when real estate is to be purchased with the SBA loan proceeds.			
Other Agreements , such as Fuel Supply Agreement or agreement where there may be a single supplier source for the business.			
Tab 9 – Supporting Docs (Collateral)	Yes	No	N/A
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