

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
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
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)			
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 – 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
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.



U. S. Small Business Administration
7(a) Loan Guaranty Processing Center
 6501 Sylvan Road, Ste. 122
 Citrus Heights, CA 95610
 (877)475-2435 Toll Free

7(a) LGPC – Submission Cover Sheet

Lender Contact Information

Contact Name		Phone	() -
Title		Fax	() -
Lender			
Mailing Address			
Email Address			

Contact Preference Use this contact as the primary Contact or Use Both

Alternate Contact Information

Contact Name		Phone	() -
Title		Fax	() -
Company <i>(if different from Lender)</i>			
Mailing Address			
Email Address			

Contact Preference Use this contact as the primary Contact or Use Both

see Additional Information Addendum (if one is included)

