

## **Application Checklist for CCDC Loan Programs\***

- History and description of the business
- Specific use of the loan proceeds
- Company balance sheet, income statement, and statement of cash flows for the past 3 years**
- Company Federal Income Tax returns for the past 3 years**
- Current balance sheet and income statement (must be less than 90 days old)**
- Two year projected income statements (break out interest, depreciation, and officer salaries) as well as a two year projected balance sheet**
- Schedule of outstanding debt**
- Accounts receivable and accounts payable aging**
- Personal financial statements of 20% owners (please date and sign each of these)**
- Most recent personal tax returns of 20% owners (please date and sign each of these)**
- Resumes/Bios of key management**
- Lease or Purchase Agreement (if applicable)**
- Plans, specs and cost estimates (for construction projects)**
- Bank Commitment Letter
- Articles of Incorporation (if applicable)
- Partnership Agreement (if applicable)
- Appraisal by qualified appraiser
- Environmental Questionnaire or formal assessment, if required
- Franchise Agreement (if applicable)
- \$500 application fee (SBA 504 and Ohio 166 Loans)

\*Items in bold are needed to begin the underwriting process. Other items may be requested in addition to the items listed above.

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