



## PRIMARY BORROWER'S INFORMATION

### Required:

- State issued picture ID or driver's license
- Tax return(s) for the most recent year
  - Must provide all pages
- Bank Statement(s) for the last three month(s)
  - Must provide all pages
- Most current residential utility statement

### If applicable, the following is also required:

- Borrowers most recent pay stubs/commission check stubs (invoices if self-employed) and/or;
- Previous year's W2 and/or;
- Proof of other income (can include Social Security, SSI, Child Support Statements or Public Benefit Statements such as WIC, Food Stamps, Housing, etc.)
  - May also include signed leases for rental income or retirement pension



## CO-BORROWER'S INFORMATION

*(if applicable)*

### Required:

- State issued picture ID or driver's license
- Tax return(s) for the most recent year
  - Must provide all pages
- Bank Statement(s) for the last three month(s)
  - Must provide all pages
- Most current residential utility statement

### If applicable, the following is also required:

- Borrowers most recent pay stubs/commission check stubs (invoices if self-employed) and/or;
- Previous year's W2 and/or;
- Proof of other income (can include Social Security, SSI, Child Support Statements or Public Benefit Statements such as WIC, Food Stamps, Housing, etc.)
  - May also include signed leases for rental income or retirement pension

## CO-SIGNER'S INFORMATION

*(if applicable)*

### Required:

- State issued picture ID or driver's license
- Tax return(s) for the most recent year
  - Must provide all pages
- Bank Statement(s) for the last three month(s)
  - Must provide all pages

### If Applicable, also required:

- Borrowers most recent pay stubs/commission check stubs (invoices if self-employed) and/or;
- Previous year's W2 and/or;
- Proof of other income (Can include Social Security, SSI, Child Support Statements or Public Benefit Statements such as WIC, Food Stamps, Housing, etc.)
  - May also include signed leases for rental income or retirement pension

## BUSINESS INFORMATION

### Required if you are a startup

- A startup business is defined as a business generating revenue for fewer than 6 months
  - Business Plan
  - Financial Projections\*
  - Startup Budget\*
  - Bank statement(s) for the last three month(s)
    - Must provide all pages
  - Balance Sheet (Year to Date) (if applicable)\*
  - Profit and Loss Statement (if applicable)\*
  - Cash Flow Statement (if applicable)\*

### Required documents dependent on business structure:

- For Sole Proprietors:
  - Trade Name Registration with your County Recorder, or
- For LLCs:
  - Operating Agreement for businesses with more than one member/manager\*\*, or
- For Corporations:\*\*
  - Company Bylaws
  - Meeting minutes of the first meeting in which Directors were elected

### Required If an Existing Business:

- An existing business is defined as a business generating revenue for more than 6 months
  - Business Plan
  - Tax return(s) for the last three year(s)
    - Must provide all pages
  - Bank statement(s) for the last three month(s)
    - Must provide all pages
  - Current Balance Sheet\*
  - Profit and Loss statements\*
  - Cash Flow statement\*
  - Most current utility statement for business\*

### Required documents dependent on business structure:

- For Sole Proprietors:
  - Trade Name Registration with your County Recorder, or
- For LLCs:
  - Operating Agreement for businesses with more than one member/manager\*\*, or
- For Corporations:\*\*
  - Company Bylaws
  - Meeting minutes of the first meeting in which Directors were elected

Additionally, TSB Loan staff will need to be informed of any of the following:

- Active Bankruptcy (a Bankruptcy that has not yet been discharged)
- Chapter 7 Bankruptcy within the last year
- Home or real estate foreclosure or repossession of a vehicle within the last year
- Unpaid write-off or collection account(s) within the last 6 months
- Public records (tax liens or civil judgments) that are unpaid and are not on an active repayment plan
- Delinquent child support payments not on a repayment plan
- Any account 90 days or more past due

*\*If you are unfamiliar with these documents or do not have them for your business, you cannot proceed with a loan application, however TSB Loan Staff will refer you to resources that can assist you in creating these types of documents so that you can apply for a loan once you have acquired the necessary documentation.*

*\*\*Additional Documents may be required depending on loan amount, business type and years of operations*