

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

| <b>Tab 1 – Application</b>  | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
|---|------------|-----------|------------|
| <b>7(a) LGPC – Submission Cover Sheet</b> should be included with all contact information and sections completed.   |            |           |            |
| <b>SBA Form 1919 - Borrower Information Form</b> 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.   |            |           |            |
| <b>SBA Form 1920 – Lender Application</b> – 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.                                     |            |           |            |
| <b>Tab 2 – Lender’s Credit Memorandum</b>   | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
| <b>Lender’s Credit Memo</b> – 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.   |            |           |            |
| <b>Business Debt Schedule</b> – 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.   |            |           |            |
| <b>Tab 3 – Draft Authorization</b>  | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
| <b>Draft Loan Authorization</b> - (required only for CLP, but suggested for all others)   |            |           |            |
| <b>Tab 4 – Personal Information (Owner/Operator/Guarantor)</b>  | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
| <b>Personal Financial Statement</b> , 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.)   |            |           |            |
| <b>SBA Form 912 “Statement of Personal History”</b> – 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   |            |           |            |
| <b>Documentation of Alien Status</b> , for all non-US citizens (see the SOP 50 10 5(H), pages 101-102)  |            |           |            |
| <b>Tab 5 – Other Processing Documents</b>   | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
| <b>Business Valuation</b> (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).   |            |           |            |
| <b>Copies of all Notes &amp; Leases to be Refinanced</b> , and if they are Same Institution Debt, <b>payment transcripts</b> 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. |            |           |            |
| <b>Tab 6 – Business Financial Statements</b>  | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
| <b>Current Income Statement and Balance Sheet</b> – (both must be dated the same date, within 180 days of submission to SBA).   |            |           |            |
| <b>FYE Income Statements and Balance Sheets or Federal Income Tax Returns</b> for the most recent past 3 Years.   |            |           |            |
| <b>Cash Flow Projection</b> , month by month, for one year – Required for all new businesses, and when applicable.  |            |           |            |
| <b>Seller’s Financials</b> , signed by the seller – Required when purchasing an existing business.  |            |           |            |
| <b>Tab 7 – Affiliate Financial Statements</b>   | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
| <b>Current Income Statement and Balance Sheet</b> – (both must be dated the same date, within 180 days of submission to SBA).   |            |           |            |
| <b>FYE Income Statements and Balance Sheets, or complete Business Tax Returns</b> for the most recent last 3 year end periods.  |            |           |            |
| <b>Tab 8 – Supporting Docs (Eligibility)</b>  | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
| <b>Franchise, Dealership &amp; Licensee Agreement</b> – If listed on the Franchise Registry at <a href="http://www.franchiseregistry.com">www.franchiseregistry.com</a> and a Franchise Certificate is available, only provide a fully completed Franchise Certification signed by an authorized agent for the franchise.   |            |           |            |
| <b>Business / Stock / Asset Purchase Agreements</b> – Required when a business is to be acquired with an SBA loan.  |            |           |            |
| <b>Real Estate Purchase Agreements</b> – Required when real estate is to be purchased with the SBA loan proceeds.   |            |           |            |
| <b>Other Agreements</b> , such as Fuel Supply Agreement or agreement where there may be a single supplier source for the business.  |            |           |            |
| <b>Tab 9 – Supporting Docs (Collateral)</b>   | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
| <b>Real Estate Appraisals</b> – 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.  |            |           |            |
| <b>Environmental Investigation Reports</b> (see the SOP 50 10 5(H), pages 175-181 for detailed information).  |            |           |            |
| <b>Lease Agreement</b> , with terms (including options to renew) at least as long as the term of the loan, if applicable.   |            |           |            |
| <b>Tab 10 – Supporting Docs (Other)</b>   | <b>Yes</b> | <b>No</b> | <b>N/A</b> |
| <b>Other Supporting Documents Not Identified Elsewhere</b> 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<br><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)

## Additional Information Addendum

Completion of this section is not required, however may assist in improving the processing time of your request by providing the Processing Center with quicker access to information needed to get your request into the processing queue.

### Loan Program Information

|                          |   |
|--------------------------|---|
| <input type="checkbox"/> | <b>For all businesses</b> except for a true Start-up: Date Business Established: ___/___/___ Date of Current Ownership ___/___/___  |
| <input type="checkbox"/> | <b>Standard 7a Term Loan</b><br><input type="checkbox"/> EPC/OC Structure <input type="checkbox"/> Debt Refinance <input type="checkbox"/> Change of Ownership <input type="checkbox"/> Multiple Borrowing Entities <input type="checkbox"/> Affiliates <input type="checkbox"/> Start-up   |
| <input type="checkbox"/> | <b>Small Loan Program</b> (\$350,000 or less and not a Capline, SBA Express or International Trade Loan request)<br><input type="checkbox"/> EPC/OC Structure <input type="checkbox"/> Debt Refinance <input type="checkbox"/> Change of Ownership <input type="checkbox"/> Multiple Borrowing Entities <input type="checkbox"/> Affiliates <input type="checkbox"/> Start-up               |
| <input type="checkbox"/> | <b>Community Advantage Program</b> (\$250,000 or less and not a Capline, SBA Express or International Trade Loan request) with<br><input type="checkbox"/> EPC/OC Structure <input type="checkbox"/> Debt Refinance <input type="checkbox"/> Change of Ownership <input type="checkbox"/> Multiple Borrowing Entities <input type="checkbox"/> Affiliates <input type="checkbox"/> Start-up |
| <input type="checkbox"/> | <b>CAPLINE Program</b><br><input type="checkbox"/> Working Capital Capline <input type="checkbox"/> Contract Capline <input type="checkbox"/> Builders Capline <input type="checkbox"/> Seasonal Capline   with <input type="checkbox"/> Debt Refi<br>with <input type="checkbox"/> Affiliates  |

The section below is only needed if there are additional entities/borrowers who are not individually listed on your Lender Application (form 1920) such as an EPC, OC, Co-Borrowing Entities or Affiliates

|            |  |           |  |                              |                             |                                    |
|------------|--|-----------|--|------------------------------|-----------------------------|------------------------------------|
| Legal Name |  | dba name  |  | <input type="checkbox"/> EPC | <input type="checkbox"/> OC | <input type="checkbox"/> Affiliate |
| Address    |  | NAIC Code |  | Tax ID                       |                             |                                    |
| City       |  | State     |  | Zip                          |                             |                                    |

|            |  |           |  |                              |                             |                                    |
|------------|--|-----------|--|------------------------------|-----------------------------|------------------------------------|
| Legal Name |  | dba name  |  | <input type="checkbox"/> EPC | <input type="checkbox"/> OC | <input type="checkbox"/> Affiliate |
| Address    |  | NAIC Code |  | Tax ID                       |                             |                                    |
| City       |  | State     |  | Zip                          |                             |                                    |

|            |  |           |  |                              |                             |                                    |
|------------|--|-----------|--|------------------------------|-----------------------------|------------------------------------|
| Legal Name |  | dba name  |  | <input type="checkbox"/> EPC | <input type="checkbox"/> OC | <input type="checkbox"/> Affiliate |
| Address    |  | NAIC Code |  | Tax ID                       |                             |                                    |
| City       |  | State     |  | Zip                          |                             |                                    |

|            |  |           |  |                              |                             |                                    |
|------------|--|-----------|--|------------------------------|-----------------------------|------------------------------------|
| Legal Name |  | dba name  |  | <input type="checkbox"/> EPC | <input type="checkbox"/> OC | <input type="checkbox"/> Affiliate |
| Address    |  | NAIC Code |  | Tax ID                       |                             |                                    |
| City       |  | State     |  | Zip                          |                             |                                    |

### Other Information

|   |                     |  |
|---|---------------------|--|
| Pending Law suits or Legal Actions against the subject business, affiliates or Principals? If yes, please provide a brief explanation below, identifying the entity or individual, reason and current status or indicate where this information in your credit memo can be found. |                     |  |
|   | Page in Credit Memo |  |
| <b>Special Notes or Comments</b>  |                     |  |
|   |                     |  |
|   |                     |  |
|   |                     |  |
|   |                     |  |
|   |                     |  |