



Kaw Valley State Bank

AND TRUST COMPANY

LOAN APPLICATION CHECKLIST

Thank you for considering KVSB for your financing needs! In order for us to review your request, please provide the items listed below as well as any other relevant materials.

- History of Business**, a brief description and history of the Business.
- Personal Financial Statement**, please complete the form enclosed for all owners along with complete copies of the prior two years federal tax returns including any/all W-2's and K-1's.
- Business Tax Returns**, including all schedules for prior three years.
 - Sole proprietorships and Single Owner LLC's would provide person tax returns.
 - Corporations, Partnerships, LLC's and Sub-S Corporations should provide their respective tax returns.
 - Affiliate Business Tax Returns and/or financial statements for prior three years.
- Business Financial Statement**, to include balance sheet and income statement.
- Interim Financial Statement**, to include balance sheet and income statement.
- Organizational Documents**, for all borrowers/guarantors.
 - Articles of Incorporation/Rules and Regulations**, for any corporation.
 - Operating Agreement**, for any Limited Liability Company.
 - Partnership Agreement**, for any general partnership
- Existing Business Debts**, please list all current business loans/obligations, original loan amounts and the terms of those obligations.
- Real Estate**, where the Purchase/Refinance of Real Estate is involved please provide the following:
 - Purchase Agreement**, for purchase of land and/or existing building, signed by all parties
 - Contractor cost estimates**, for construction and/or existing building, signed by all parties
 - Legal Description of property**
 - Environmental Reports**, copy of any prior environmental reports
 - Leases**, copies of all leases or Rent Roll with terms of lease (s) including any new lease (s).
- Business Assets**, where business assets are pledged please provide the following:
 - Accounts Receivable and Accounts Payable Aging**, provided in 30/60/90 day format.
 - Equipment Bids**, with Invoices or Purchases Orders for equipment.
 - Fixed Assets**, please provide a list of fixed assets with description and estimated values.
- Business Plan**, all start up financing applications request a complete business plan to be submitted with the loan application.