**Here is a shortlist of the items we believe we’ll need to process your loan:**

* Completed Application once SBA makes available
* Articles of Incorporation/Organization of each borrowing entity
* Bylaws/Operating Agreement of each borrowing entity
* All owners’ Driver’s Licenses
* Payroll Expense verification documents to include:
  + - IRS Form 940 and 941
    - Payroll Summary Report for 2019 and year to date 2020 (to include a listing of compensation of an individual employee that is in excess of $100,000 annual salary) with corresponding bank statement
    - If a Payroll Summary Report is not available, Employee Pay Stubs as of February 15, 2020 (or corresponding period) with corresponding bank statement, and,
    - Breakdown of payroll benefits (vacation, allowance for dismissal, group healthcare benefits, retirement benefits, etc.)
  + Self-employed individuals, independent contractors and sole proprietorships – payroll tax filings for 2019 and year to date 2020, 1099-Miscellaneous forms and 2019 and year to date 2020 income and tax expense from the sole proprietorship.
* Certification that all employees live within the United States. If any do not, provide a detailed list with corresponding salaries of all employees outside the United States
* Trailing twelve-month profit and loss statement (as of the date of application) for all applicants
* Most recent Mortgage Statement or Rent Statement (Lease)
* Most recent Utility Bills (Electric, Gas, Telephone, Internet, Water)