



TIB BANK COMMERCIAL LOAN APPLICATION FINANCIAL STATEMENT & DOCUMENTS CHECKLIST

The following items are required to process your commercial loan request. It is very important that ALL documents are provided in a timely manner so we may accurately and quickly analyze your loan request. Additional information may be requested during the analysis process.

| Required Financial Statements for Company Requests | | <u>Dates Provided</u> |
|---|--|-----------------------|
| <input type="checkbox"/> | Business Tax Returns - 3 years including K-1 statements on all related companies | _____ |
| <input type="checkbox"/> | Audited Fiscal Year End Financial Statements | _____ |
| <input type="checkbox"/> | Business Interim Statements | _____ |
| <input type="checkbox"/> | Detailed listing of all business debt with payment information | _____ |
| <input type="checkbox"/> | Guarantor(s) Personal Tax Returns - 3 years with all K-1 statements on related companies | _____ |
| <input type="checkbox"/> | Guarantor(s) Personal Financial Statement - prepared within the past 3 months | _____ |
| <input type="checkbox"/> | Trust Agreements if assets are held in trust | _____ |
| <input type="checkbox"/> | Articles of Incorporation / Partnership Agreement / LLC Operating Agreement | _____ |
| <input type="checkbox"/> | A/R & A/P current month end and for fiscal year end | _____ |

| Required Financial Statements for Individual/Personal Borrowers | | <u>Dates Provided</u> |
|--|---|-----------------------|
| <input type="checkbox"/> | Personal Tax Returns - 3 years with all supporting schedules attached | _____ |
| <input type="checkbox"/> | Complete K-1s for any entities owned by the individual | _____ |
| <input type="checkbox"/> | Detailed listing of all debt with payment information | _____ |
| <input type="checkbox"/> | Personal Financial Statement - prepared within the past 3 months | _____ |

Specialty Loans Require The Following Additional Information

| Commercial Real Estate or Income Producing Property | | <u>Dates Provided</u> |
|--|---|-----------------------|
| <input type="checkbox"/> | Current Rent Roll | _____ |
| <input type="checkbox"/> | Signed Purchase Agreements | _____ |
| <input type="checkbox"/> | Tenant Information and Copies of Leases | _____ |
| <input type="checkbox"/> | Environmental Reports | _____ |

| Construction Loans | | <u>Dates Provided</u> |
|---------------------------|---|-----------------------|
| <input type="checkbox"/> | Plans / Specifications | _____ |
| <input type="checkbox"/> | Specific project information (number of units, zoning) | _____ |
| <input type="checkbox"/> | Construction Contract or Estimate of Costs | _____ |
| <input type="checkbox"/> | Contractor information | _____ |
| <input type="checkbox"/> | Sources and Uses schedule | _____ |
| <input type="checkbox"/> | Draw schedule | _____ |
| <input type="checkbox"/> | Pre - Leases or Pre - Sales Contracts | _____ |
| <input type="checkbox"/> | Explanation of final repayment (i.e. permanent financing) | _____ |

| Asset Based Loans or Lines of Credit | | <u>Dates Provided</u> |
|---|---------------------------|-----------------------|
| <input type="checkbox"/> | Accounts Receivable aging | _____ |
| <input type="checkbox"/> | Accounts Payable aging | _____ |
| <input type="checkbox"/> | Inventory listing | _____ |
| <input type="checkbox"/> | Equipment listing | _____ |

| Physician Groups and Individual Doctors | | <u>Dates Provided</u> |
|--|---|-----------------------|
| <input type="checkbox"/> | Information regarding affiliation with PPO, HMO or Managed Care | _____ |
| <input type="checkbox"/> | Information regarding class of partners, retainers & profit sharing | _____ |
| <input type="checkbox"/> | Insurance information for malpractice, disability and life | _____ |
| <input type="checkbox"/> | Accounts Receivable aging | _____ |
| <input type="checkbox"/> | Accounts Payable aging | _____ |

| Contractor Loans | | <u>Dates Provided</u> |
|--------------------------|---|-----------------------|
| <input type="checkbox"/> | Work in Progress Reports | _____ |
| <input type="checkbox"/> | Summary of Previously Completed Contracts | _____ |
| <input type="checkbox"/> | Bonding Information | _____ |
| <input type="checkbox"/> | Plans and Specifications of Project | _____ |
| <input type="checkbox"/> | Construction Cost Breakdown | _____ |