



Your Small-Business Loan Requirements Checklist

Want to make sure you're ready to apply for a small-business loan? Specific application requirements and materials will depend on your lender and loan type, but our checklist can help you understand what lenders are looking for.

Our best overall pick: **lendio**

[See Loan Options](#)

6 application criteria to know

- ☐ **Personal credit score.** You'll need at least a 550 credit score to qualify for basic financing. And to get the best business loans, you'll need a score in the high 600s.
- ☐ **Revenue.** You should earn a minimum of \$50,000 in annual revenue if you want a business loan—but many lenders will look for \$100,000 or more.
- ☐ **Time in business.** Your business needs to be at least six months old before you apply for financing. And a business over two years old will have more loan options.
- ☐ **Collateral.** Some lenders (but not all) will want you to secure your loan with collateral, like real estate, business equipment, or other assets.
- ☐ **Industry.** Many lenders avoid industries like adult entertainment or marijuana. Other industries, like seasonal retail, may also have a harder time getting approved.
- ☐ **Cash Flow.** Your lender will want to make sure your business has the budget (not just the revenue) to make your loan payments.

5 materials for your loan application

- ☐ **Business tax returns.** Provide returns for the last two years (if possible).
- ☐ **Personal tax returns.** Expect to show at least two years of personal returns.
- ☐ **Bank statements.** Your lender will want business and personal bank statements.
- ☐ **Business plan and forecast.** Show lenders your business has a solid future.
- ☐ **Legal documentation.** Include articles of incorporation, leases, and other important legal documents for your business.

Applying for a business loan can feel intimidating. But with the right expectations and materials, you can get approved for the financing you need. **Good luck getting your business loan!**

Sba Commercial Loan Guidelines

Barbara Weltman



Sba Commercial Loan Guidelines:

Small-Business Loan Request Guide Ted Nichols,2013-02-28 BOOK DESCRIPTION The majority of small businesses are under capitalized with limited sources of capital Banks are an important source of financing for a small business The SMALL BUSINESS LOAN REQUEST GUIDE will help the small business owner prepare a lender friendly loan request presentation that will cause the banker to have a good impression of the business and the owners skills and experience Good preparation is the key to success when applying for a loan The owners preparation should include evaluating the financial needs of the business and focusing upon the amount and type of loan that could be the solution The guide will assist the owner in this effort The guide will help the small business owner become familiar with the bankers primary issues in their assessment of the loan request It will also help the owner anticipate questions that the banker is likely to ask The guide contains samples that would be considered a good presentation by a bank lender This is a how to guide that will increase the business owners confidence and effectiveness in the loan process and help get the owner and banker on the same page The guide can be a continuing resource for the owner to use during the life of the business

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Table of Contents Sba Commercial Loan Guidelines

1. Understanding the eBook Sba Commercial Loan Guidelines
 - The Rise of Digital Reading Sba Commercial Loan Guidelines
 - Advantages of eBooks Over Traditional Books
2. Identifying Sba Commercial Loan Guidelines
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Sba Commercial Loan Guidelines
 - User-Friendly Interface
4. Exploring eBook Recommendations from Sba Commercial Loan Guidelines
 - Personalized Recommendations
 - Sba Commercial Loan Guidelines User Reviews and Ratings
 - Sba Commercial Loan Guidelines and Bestseller Lists
5. Accessing Sba Commercial Loan Guidelines Free and Paid eBooks
 - Sba Commercial Loan Guidelines Public Domain eBooks
 - Sba Commercial Loan Guidelines eBook Subscription Services
 - Sba Commercial Loan Guidelines Budget-Friendly Options
6. Navigating Sba Commercial Loan Guidelines eBook Formats

- ePub, PDF, MOBI, and More
- Sba Commercial Loan Guidelines Compatibility with Devices
- Sba Commercial Loan Guidelines Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Sba Commercial Loan Guidelines
 - Highlighting and Note-Taking Sba Commercial Loan Guidelines
 - Interactive Elements Sba Commercial Loan Guidelines
- 8. Staying Engaged with Sba Commercial Loan Guidelines
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Sba Commercial Loan Guidelines
- 9. Balancing eBooks and Physical Books Sba Commercial Loan Guidelines
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Sba Commercial Loan Guidelines
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Sba Commercial Loan Guidelines
 - Setting Reading Goals Sba Commercial Loan Guidelines
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Sba Commercial Loan Guidelines
 - Fact-Checking eBook Content of Sba Commercial Loan Guidelines
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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