



# Business Loan Application Checklist

**When you're ready to apply,  
have the following available...**

- A completed, signed, and dated **FSB Small Business Loan Application**
- A completed, signed, and dated **Beneficial Ownership Form**
- Most recent fiscal year-end **business tax return**
- If provided tax return is over 13 months old, the **most recent year-end balance sheet and income statement** will be required (i.e., 12/31/2022)
- Most recent fiscal year-end **Personal Tax Returns for all Personal Guarantors / Owners**
- Two most recent months of **bank statements** if the business's primary account is not with First State Bank
- Copy of current **driver's license** for all Personal Owners / Guarantors
- If using vehicle/equipment as collateral, a **purchase agreement/invoice/quote/title** must be provided
- For lines of credit over \$100k, **Accounts Receivable Aging**
- For Small Business Commercial Real Estate loans, a **Purchase Agreement** (if new) and existing **Environmental due diligence**, if applicable.



**866-372-1275 | [www.fsb.bank/business](http://www.fsb.bank/business)**

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