

# OVB Business Loan Appointment Checklist

To expedite the loan process, have these items on hand when you meet with your lender...

- Past 3 years and Current Business Profit & Loss Statements and Balance Sheets (incl. Federal Income Tax Returns)
- Current Personal Financial Statement and 3 years Federal Income Tax Returns on all guarantors
- Info on all collateral that will be used
- Inventory Listing itemized with initial cost
- Accounts Receivable Report showing current, 30 days, 60 days, and 90 days
- Copy of deed and address of real estate that will be used as collateral
- Articles of Incorporation
- Corporate Resolution
- List of officers of the corporation
- LLC Operating Agreement
- LLC Resolution and list of Members
- Partnership Agreement and list of all Partners
- If new business, a written business plan must be provided along with 5 years income/expense and balance sheet projections

Call 1-800-468-6682 for an appointment or email [businessdevelopment@ovbc.com](mailto:businessdevelopment@ovbc.com)