

Assess Traditional Small- Business Lender(s)

Use this template to assess potential Lenders and ensure alignment prior to submitting an application.

LENDER NAME:	NOTES
INQUIRY	
The Lender's mission/vision aligns with my company and its Founders	
The Lenders geographical service area aligns with my company's location	
The Lender has an interest in or ability to support companies in my industry	
The Lender's physical office location or headquarters is accessible within a reasonable distance	
I can speak with a human during the pre-application and underwriting process	
The Lender's interest rates are fair and reasonable	
My company meets the Lender's minimum or maximum revenue requirements	
The Lender's repayment terms and amortization schedule are fair and reasonable	
My personal credit meets the Lender's minimum credit requirements	
My business credit meets the Lender's minimum credit requirements	
My equity investment meets the Lender's minimum equity requirements	
The amount of funding I am requesting does not exceed the Lender's financing capacity	
The Lender allows loan funds to be spent on all items necessary to complete my project (e.g., construction, employees, property, etc.)	
The Lender provides free or low-cost accounting support for loan clients	
The Lender provides free or low-cost legal services to support loan clients	
The Lender provides other free or low-cost professional services to support loan clients	
The Lender provides access to additional trainings, classes, and/or resources to support loan clients	