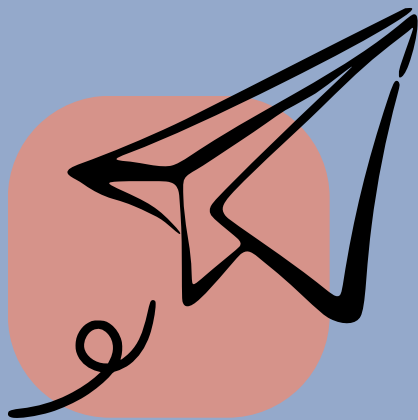




# Business loan application guide



# So you're on the path to getting a small business loan...

You're taking an exciting step toward growing your business, and we're here to make the financing process as simple, straightforward, and personal as possible.

At RBAC, we're committed to being more than just a lender. We believe in building real relationships and getting to know you, your business, and your goals. That's why we've created this guide—to walk you through exactly what you'll need to prepare a strong loan application and to explain clearly why we're asking for each piece.

Think of us as your partner in this journey. We're genuinely excited about what you're building, and we're here to help you put your best foot forward every step of the way.

## How the process works

We know that applying for a business loan can feel like a big undertaking, but we've designed our process to be as smooth and transparent as possible. Here's what you can expect when you work with RBAC—no surprises, no runarounds, just straightforward partnership:

1. **Initial conversation** – We'll chat about your business goals and which loan program might be the best fit
2. **Application preparation** – You'll gather the documents outlined in this guide
3. **Application submission** – Submit your complete application package
4. **Review and follow-up** – We'll review everything (usually within a few business days) and reach out with any questions
5. **Loan structuring** – We'll work to structure the best solution for your unique situation
6. **Decision** – You'll get a clear answer, and if approved, we'll move forward together toward closing

This guide focuses on step 2—helping you prepare a complete, strong application that tells your story effectively.

## Before you begin: What makes a strong application?

The best loan applications tell a clear story about three things:

1. **Where your business is going:** Your vision and growth plans
2. **How you'll get there:** Your strategy and use of loan funds
3. **Why you're the right person to make it happen:** Your experience and commitment

Keep these themes in mind as you gather your documents. Every piece you submit should reinforce this story.

## Your application checklist

Use this checklist to make sure you've gathered everything before submitting your application. A complete application moves through our process faster, which means you get answers sooner. The explanations below will help you understand exactly what we're looking for in each document.

Document	Detail	Explanation
Completed <a href="#">RBAC Loan Application Form</a>	Your basic business and personal information in our standard format	This helps us understand your business structure, loan request, and contact information at a glance
Business Plan	A roadmap showing where your business is headed and how you'll get there, including purpose of the loan, financial projections, and management experience  <a href="#">Don't have a business plan? Review our guide.</a>	Your business plan is where your story comes to life. We want to understand your vision, your market, your competitive advantages, and how this loan fits into your growth strategy.
Driver's License or Passport	Make sure your ID is current and the image is clear and readable	We're required to verify the identity of all business owners and guarantors.
Personal Tax Returns (Last 3 Years)	Your complete personal 1040 returns, including all schedules	Personal tax returns help us understand your overall financial picture and verify the income you've reported.
Business Tax Returns (Last 3 Years, if applicable)	Complete business returns: 1120, 1120S, 1065, Schedule C	Business tax returns show us your company's historical financial performance and help us assess your ability to repay the loan.

<a href="#"><u>Personal Financial Statement (Current)</u></a>	A snapshot of everything you own and owe personally	This helps us understand your personal financial strength and capacity to support your business.
Business Financial Statements	<ul style="list-style-type: none"> <li>• Balance Sheet</li> <li>• Income Statement</li> <li>• Current Year-to-date (within 60 days)</li> </ul>	These statements show us how your business is performing financially right now and help us understand trends over time.
<a href="#"><u>Business Debt Schedule</u></a>	<p>A list of all current business loans and debts including:</p> <ul style="list-style-type: none"> <li>• Lender name</li> <li>• Original loan amount</li> <li>• Current balance</li> <li>• Monthly payment</li> <li>• Interest rate</li> <li>• Maturity date</li> </ul>	We need to understand your existing obligations to assess your capacity for new debt.
Copy of Business Lease (if applicable)	Your current commercial lease agreement	Your lease terms affect your business expenses and stability and loan terms.
Incorporation/Organization Documents	<p>Legal documents establishing your business entity:</p> <ul style="list-style-type: none"> <li>• Articles of Incorporation</li> <li>• Agreement</li> <li>• Partnership Agreement (LLCs)</li> <li>• Corporate Bylaws</li> </ul>	These documents confirm your business structure and ownership percentages.
Resumes of Owners/Key Management	Detailed professional resumes or biographies	Your experience matters. We want to understand the background and expertise you and your key team members bring to the business.
Collateral Information	<p>May include:</p> <ul style="list-style-type: none"> <li>• Property deeds</li> <li>• Vehicle titles</li> <li>• Equipment lists with values</li> <li>• Recent appraisals</li> </ul>	For certain loan programs, collateral helps secure the loan and may improve your terms
Additional Documentation	<p>As requested, we may ask for:</p> <ul style="list-style-type: none"> <li>• Business licenses and permits</li> <li>• Supplier or customer</li> </ul>	Every business is unique. These documents help us understand the specific circumstances of your business and financial

	contracts <ul style="list-style-type: none"> <li>• Insurance certificates</li> <li>• Franchise agreements</li> <li>• Professional certifications</li> <li>• Letters of reference</li> </ul>	situation.
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## Quick tips for success

### 1. Be organized

Starting to gather the required documents before you're ready to apply for a loan can help streamline the process when the time comes. These documents are needed for other aspects of your business anyway, and it's good practice to have them all on hand. Consider creating a dedicated folder (physical or digital) where you keep updated versions of your key business documents.

### 2. Be thorough and accurate

Provide detail where it's needed and double check that your numbers are accurate. Include all schedules, attachments, and supporting documents. If something doesn't apply to your situation, note "N/A" rather than leaving it blank so we know you didn't overlook it.

### 3. Be timely

Responding to requests from your loan officer in a timely manner will keep the process moving forward. The faster you can provide additional information or clarification, the sooner we can get you to a decision. We're just as eager as you are to move things along.

## What happens next?

Once you submit your complete application package:




1. **We'll review everything** – Usually within a few business days.
2. **We'll reach out with any questions** – We may need clarification or additional documents.
3. **We'll work to structure the best solution** – Sometimes that means suggesting a different loan program than you originally requested.
4. **We'll give you an honest answer** – If we need to decline, we'll explain why and help you understand what would need to change for future consideration.

## Remember: We're here to help

You don't have to figure this out alone. If you're not sure whether your business qualifies, or if you need help understanding what to include, just reach out. We're happy to help answer questions on the front end.

## Ready to get started?

Contact RBAC:

 (609) 587-1133  
 [www.rbacloan.com](http://www.rbacloan.com)  
 [info@rbacloan.com](mailto:info@rbacloan.com)

Let's chat about your possibilities and figure out how to make your vision a reality.

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*This guide is designed to help you prepare a complete loan application. Individual loan requirements may vary based on your specific situation and the loan program you're applying for.*