



SBA Loan Documentation Guide

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Complete List of Forms, Licenses, and Records You'll Need

Prepared by Cervitude LLC – SBA Business Plan Experts

1. Personal Information & Identification

- **Government-issued photo ID** (driver's license or passport) for all owners (20%+ ownership)
- **Social Security number** (or ITIN)
- **Personal resume** (professional background, skills, and experience)
- **Personal financial statement** (SBA Form 413)

2. Business Information

- **Business name, address, phone, and email**
- **Employer Identification Number (EIN)**
- **Business licenses and permits** (local, state, federal)
- **Business formation documents:**
 - Articles of Incorporation / Organization
 - Operating Agreement or Bylaws
 - Partnership Agreement (if applicable)
- **Current lease agreement** or property ownership documents

3. Loan Application Forms

- **SBA Loan Application** (SBA Form 1919)
- **Lender-specific application form** (provided by your bank or credit union)
- **Loan request statement** (amount, purpose, terms)

4. Financial Statements

- **For Existing Businesses:**
 - Year-to-date profit & loss statement
 - Year-to-date balance sheet
 - Last 3 years' business tax returns
 - Business debt schedule (list of all outstanding loans and leases)
- **For Startups:**
 - Projected profit & loss statements (3–5 years)
 - Projected cash flow statements (3–5 years)
 - Projected balance sheets (3–5 years)

5. Supporting Documentation

- **Business plan** (SBA-compliant)
- **Owner equity injection proof** (bank statements showing personal investment into the business)
- **Collateral documentation** (titles, deeds, appraisals)

- **Contracts and agreements** with customers, vendors, or partners
- **Franchise agreements** (if applicable)
- **Purchase agreements** for assets or real estate being acquired

6. Additional SBA Forms (as needed)

- **SBA Form 912** – Statement of Personal History (if required)
- **SBA Form 159** – Fee Disclosure and Compensation Agreement (if you use a third-party packager)
- **Environmental impact documentation** (for certain industries)
- **Business valuation** (if purchasing an existing business)



Cervitude LLC Tip

The SBA and lenders care about **accuracy, completeness, and organization**. Submitting a fully prepared package increases approval chances and speeds up the process.



Need Help Preparing Your SBA Loan Package?

Cervitude LLC specializes in **SBA-compliant business plans and loan documentation support**. We make sure every number, form, and attachment meets lender and SBA standards — so you can focus on growing your business.  **Email:** hello@cervitude.com  **Website:** www.cervitude.com  **Address:** 4 Research Drive, Shelton, CT