



CERVITUDE

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)
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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
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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)
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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)
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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
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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)
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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