



2515 Ceanothus Ave. Suite 105
Chico, CA 95973

Phone (530) 893-8732

Fax (530) 893-0820

Application Checklist

(For sole proprietorship)

An incomplete application will not be processed

Each Applicant must submit the following items:

- \$250 application fee with completed Loan Application Fee Policy. Please make check payable to: 3CORE. Inc.
- Completed Business Loan Application
- Personal Resume(s)
- Completed Credit Authorization form
- Completed Personal Financial Statement form (must be within 90 days of application date)
- Completed Personal Budget Analysis form
- Income statement expense projections for the next 2 years broken down by month
- Assumptions for each year of income statement expense projections (an explanation of how the numbers in each of the projections were determined)
- Interim balance sheet and interim income statement (covering January 1st through end of last month); including Account Receivables and Payables Aging, if applicable
- Copies of federal tax returns for the past three years (signed and dated with all schedules and attachments), if applicable
- Year End Business balance sheet and income statements for past three years
- Copy of any proposed or existing lease agreement, if applicable
- Completed List of Current Employees and Proposed Hiring Schedule
- Description of Real Estate (legal and property type) for Real Estate secured requests, if applicable
- Invoices or Purchase Orders of equipment to be financed, if applicable

Startup businesses: businesses with less than two years of sales must also submit:

- Complete business plan

Existing businesses: businesses with two years of sales or more must also submit:

- Executive summary (a description of history, operations, highlights, achievements and management of the business)