

Please submit the following information/documentation with your complete, signed, and dated loan application:

- Complete, signed, and dated loan application for owners with $\geq 20\%$ and any additional personal guarantor(s)
- Two-sided copy of valid photo identification for owners with $\geq 20\%$ and any additional personal guarantor(s)
- Complete list of items to be purchased, with associated cost and specifications, if applicable
- Evidence of Business Advisor/client relationship is required. CEI can make Business Advisor referrals. Support is free of charge.
- Most recent business and personal tax returns for existing businesses
- Most recent year-end balance sheet and income statement for existing businesses
- Current year-to-date balance sheet and income statement for existing businesses
- Most recent personal tax returns for start-ups
- Cashflow projections by month for 1-year
- List of business assets with associated values
- **Partnerships:** Partnership agreement
- **Limited Liability Company:** Articles of Organization/Certificate of Formation, Operating Agreement, and EIN letter
- **Corporations:** Articles of Incorporation, Corporate Bylaws, and EIN letter
- Copy of current lease agreement, if applicable
- Additional items, as needed

If approved, the following items will be requested to prior to scheduling a loan closing:

- Loan Origination Fee (2% of the total loan amount requested)
- Bank account information for automatic monthly loan payments by ACH
- Evidence of business liability insurance, CEI named as Additional Interest
- Borrower's Resolution, if applicable
- Additional items, as needed

CEI is an equal opportunity provider.

*****Incomplete application packages cannot be processed*****