



CLX Loan Documentation Checklist

In order to process your loan request, please refer to the following list of required financial documents. At CLX, we do our best to obtain as much financial information and detail up front as possible in order to process your request expeditiously.

Standard Supporting Documentation for all requests:

- A Personal Financial Statement from each owner (with a 20% interest or greater) or Guarantor on the loan*
- Three years Personal Tax Returns for each owner (with a 20% interest or greater) or Guarantor on the loan
- Three years of Business Tax Returns and historical financial statements from each business entity involved with the loan request
- A current interim Financial Statement for each business entity involved in the loan request
- Debt schedule for all business, personal and real estate debt *
- RE holdings listing (for individuals who own multiple investment properties)*

Commercial Real Estate & Apartment Loans:

- Copy of the purchase contract for the property (if applicable)
- Copy of the listing for the property if a purchase (to provide property details/background)
- Copy of a past appraisal report if one is available (to provide property details/background)
- Construction budget (if applicable - breakdown of the proposed expenses to rehab the property)
- Rent Roll for the property (showing tenant name, lease start dates, lease maturity dates, options on leases, square footage occupied, rental amount, and CAM & real estate tax reimbursement amount)*
- Current Operating Statement for the property (showing all expenses including those covered by reimbursements)*
- Copies of any leases (this does not need to be provided initially, but will eventually be needed)
- Evidence of where the down payment is coming from if this is a purchase acquisition

Business Loan, Equipment Loan, Line of Credit, Asset Based Loan:

- Current Accounts Receivable Aging for each business entity involved in the loan request
- Current Accounts Payable Report for each business entity involved in the loan request
- An Inventory Report for each business entity involved in the loan request (only if inventory is relied upon for lending purposes)
- An Equipment List for each business entity involved in the loan request (only if equipment is relied upon for lending purposes)
- Copy of the listing for the business (if applicable)
- Copy of the purchase agreement for the business (if applicable)
- Evidence of where the down payment is coming from for a business acquisition (if applicable)

* CLX can supply you with a blank form upon request for the following: PFS, Debt Schedule, RE holdings list, Rent Roll & Operating Statement. These forms are also available on our website.