

Micro Business Lending Application Requirements



Date 12/05/2025

What loan limits are available?

- Credit Card and Line of Credit Maximum - \$50,000
- Vehicle Purchase / Equipment Purchase Maximum - \$150,000 (per loan)

What documents/information will you need?

- Previous 2 years tax returns for business (application only accepts pdf for tax returns)
- If business taxes are filed separately from personal, you will need both personal and business tax returns for the previous 2 years
- Any income that you are currently receiving (may include W2 income from other employers) alimony, child support or maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment
- Tax ID / EIN#

What questions/information will be asked to complete throughout the application?

1. What type of business are you? (Corporation, Sole Proprietorship, Partnership, LLC, Non-profit, Government, Trust)
2. Last year's Revenue / Last year's Gross Adjusted Income
3. Inception Date (Date business was established)
4. Number of employees (Put 0 if none)
5. Business Structure (a summary of the ownership structure of your company)
6. Business Debt Schedule (list any loans or lines of credit that the business currently has)
7. Additional Entities (all owners with 20% or more ownership)
8. Purchase information (if you are planning to make a purchase with this request, list the collateral information if available)
9. Cash assets – CD's, checking account, savings account, other (current balances, name of institution that it is being held and account #'s)
10. Assets held in retirement accounts (IRA, Roth IRA, SEP IRA, 401k, 403B) – list current value
11. Life insurance policies
12. Publicly held securities not in retirement accounts
13. List any businesses where you have 20% or greater ownership
14. Real estate, vehicles and any other assets you own of significant value
15. Installment payments and personal loans – Do not list your mortgage and vehicle loans as these are already captured from the credit report. Please list any additional loans such as student loans or medical payments.
16. Personal credit card details (credit limits, balances, etc.)
17. Unpaid taxes or outstanding tax liens
18. Contingent liabilities ("Contingent liabilities are liabilities that may occur depending on the outcome of an uncertain future event, for example pending litigation or a guarantee of another person's loans.")
19. If you wish to submit your application, please review and click the box "I have reviewed all the information in this application" and complete by clicking on "Submit Application" button