



PRE-LOAN CHECK LIST

- BUSINESS NAME
- BUSINESS ADDRESS
- BUSINESS OWNER(S) NAME(S)
- HOW MUCH MONEY DO YOU NEED?
- WHAT WILL YOU USE THE MONEY FOR?
- WILL ANY OF THE FUNDING BE USED FOR HIRING NEW EMPLOYEES? IF SO, HOW MANY?
- IS YOUR COMPANY A START-UP OR EXISTING BUSINESS?
- HOW MANY EMPLOYEES DO YOU CURRENTLY EMPLOY?
- DO YOU HAVE EXPERIENCE DOING SIMILAR WORK?
- WHAT IS YOUR CREDIT SCORE?
- WHAT WILL YOU USE TO SECURE (COLLATERAL) THE LOAN WITH?
- DO YOU HAVE PERSONAL AND BUSINESS TAX RETURNS FOR THE LAST 3 YEARS?
- DO YOU HAVE AN ACCOUNTANT?
- CAN YOU PROVIDE THE LAST THREE MONTHS BANK ACCOUNTS?
- WHAT IS YOUR MONTHLY INCOME?

For more information on the Jefferson County Revolving Loan Fund go to <http://communityservices.jccal.org> and click on EDA/CDBG Revolving Loan Fund (RLF) or contact Joseph Dees at 205-325-5782.