

Loan Checklist



Applicant: _____

Business Name: _____

**Applications will not be processed until all required documents are submitted.*

The following information and documentation required:

- Your Business needs to provide the CEZC with the current NJ Business Tax Clearance Certificate unless the applicant is a non-profit that is not required to register with the Division of Taxation.**

Additional information for obtaining the Tax Clearance certificate:

- A valid tax clearance certificate from the NJ Division of Taxation is required for the applicant to be considered for approval. The applicant identified on the application should be the entity named on the certificate. To print the tax clearance certificate, please visit:
https://www-njlib.nj.gov/NJ_PREMIER_EBIZ/jsp/home.jsp
- Click on the Agency arrow to open the drop box to make sure you click on the below for the correct certificate (Agency: New Jersey Economic Development Authority)
- Additional instructions can be found using this link [Securing Your NJ Tax Clearance Certificate](#).
- For any questions related to your tax clearance certificates email businessassistancetc.taxation@treas.nj.gov

- Cover Letter**
 - Explain how loan funds will be used, including all sources of funding.
 - Describe how the loan will impact production, sales, and profitability.
 - Outline any expected job creation or business growth.

- Completed and signed application.**

- Copy of Certificate of Incorporation and Corporate Resolution, Partnership Agreements, L.L.C Formation and Operating Agreements, Business Registration.**

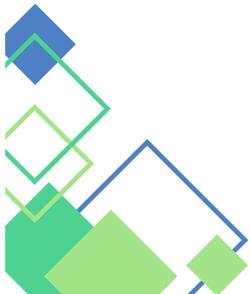
- Internal Revenue Service letter with your Tax ID Number**

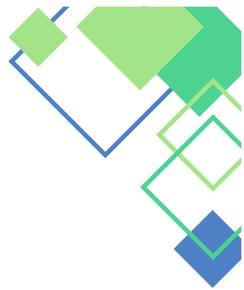
- Business financial statements and/or tax returns for previous three years (if applicable)**

- Personal financial statement and federal tax returns for the past two years from all owners with 20% or more ownership**

- Business Plan (for businesses with less than two years history)**

- Executive Summary
- Company Description
- Market Analysis and Evaluation
- Marketing Plan
- Management Plan
- Financial Plan
- Appendices and Supporting Data





Copy of Lease if the borrowing entity will be renting

Estimates or Proposals

- For any renovations, equipment, inventory, etc. that would be completed or purchased with loan funding.
- This could be subject to Prevailing Wage Guidelines. (if applicable)

Financial commitment letters (if applicable)

