Small Business Financing

Referral & Intake Checklist

We're ready to help package your financing request and connect you with our banking partners. Completing this checklist and the attached Business Snapshot lets BRM Advisors present a clean, referral-ready file — which means faster answers and fewer back-and-forth requests once your file reaches the bank.

REQUIRED FOR EVERY REFERRAL

- ☐ Completed BRM Advisors Business Snapshot & Financing Request (attached — pages 2–3).
- ☐ Personal financial statement for each owner with 10% or more ownership. BRM can provide a template or help you prepare one — just ask.

Not required if the request will be fully secured by cash/deposits held at the receiving bank, or for certain non-profit requests.

If total financing need is:	Plan to have these ready:
Up to $250,000	One (1) year of business federal tax returns (all schedules) or a CPA-prepared financial statement, dated within the past 18 months.
Greater than $250,000	Three (3) years business federal tax returns (all schedules) or CPA-prepared statements, plus two (2) years personal federal tax returns for each guarantor. If the request date is more than 6 months past fiscal year-end, an interim YTD balance sheet and income statement is also needed.

BASED ON WHAT THE FINANCING IS FOR

- ☐ Working capital line of credit over $250,000 → accounts receivable aging report.
- ☐ Commercial real estate (owner-occupied or investment) → executed purchase & sale agreement or bill of sale.
- ☐ Investment real estate → rent roll and copies of leases (required if total exposure is over $250,000).
- ☐ Vehicle or equipment → invoice or bill of sale.
- ☐ Start-up business → business plan, including financial projections.
- ☐ Non-profit or homeowner/condo association → BRM will flag any additional questionnaire the bank requires.

WHY BRM ASKS FOR THIS UP FRONT

BRM Advisors packages financing requests before they reach a lender's desk. A complete, well-organized file moves faster through underwriting and reflects well on the referral relationship. If any of the items above aren't available yet, that's fine — flag it on the Business Snapshot and we'll work through it together before the file goes to the bank.

BRM Advisors is a business advisory and referral firm and is not a bank, lender, broker-dealer, or licensed loan originator.

BUSINESS SNAPSHOT

Business name: _____ **DBA (if any):** _____

Business address: _____ **City / State / ZIP:** _____

Primary contact: _____ **Phone:** _____

Email: _____ **Business TIN:** _____

Date established (MM/YY): _____ **State of incorporation:** _____

Legal structure:

☐ Sole prop ☐ LLC ☐ LLP ☐ General partnership ☐ Limited partnership ☐ C-corp ☐ S-corp
☐ Non-profit

Other legal structure (if applicable): _____

Industry type:

☐ Agriculture ☐ Construction ☐ Franchise ☐ Healthcare ☐ Manufacturing ☐ Retail ☐ Service
☐ Wholesale

Other industry (if applicable): _____

☐ Home-based business — Yes ☐ Home-based business — No

Number of employees (excl. owners 25%+): _____ **Nature of business (brief):** _____

EXISTING BANKING RELATIONSHIPS

Current primary bank: _____ **Total checking balances:** _____

Other banking relationships: _____ **Existing business loans / lines (balances):** _____

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FINANCING REQUEST

☐ Working capital (receivables/inventory/payroll/seasonal) ☐ Capital expenditure / improvements
☐ Refinance or consolidate debt ☐ Purchase an existing business ☐ Vehicle or equipment
☐ Commercial real estate ☐ Letter of credit ☐ Start-up

Other purpose: _____

Loan product of interest:

☐ Line of credit ☐ Term loan ☐ Commercial real estate mortgage ☐ Equipment lease ☐ Letter of credit
☐ Time note ☐ Not sure — open to guidance

Amount requested: $ _____ **Desired term / amortization:** _____

FINANCIALS SNAPSHOT (per most recent tax return, within past 18 months)

☐ Filed taxes within past 18 months — Yes ☐ Filed taxes within past 18 months — No

Gross annual sales revenue: $ _____ **Business net income: $** _____

☐ Revenue: Projected ☐ Revenue: Actual ☐ Net income: Projected ☐ Net income: Actual

Estimated total business lending exposure: $ _____

OWNERSHIP (10% or greater ownership)

Owner / Guarantor name	Title	% Owned	US Citizen?	Personal net worth (est.)

A full personal financial statement will be completed directly with the bank for each 10%+ owner/guarantor if the request moves forward.

COLLATERAL BEING OFFERED

☐ Cash / deposits ☐ Equipment (new or used) ☐ Inventory ☐ Accounts receivable
☐ Owner-occupied real estate ☐ Investment real estate ☐ None / unsecured request

QUICK PRE-SCREEN (helps BRM flag issues before the file goes to a lender)

These are for BRM's internal file preparation only — not a substitute for the bank's formal application and disclosures.

☐ Yes ☐ No Party to any lawsuit or outstanding judgment?
☐ Yes ☐ No Past-due tax obligations?
☐ Yes ☐ No Past-due credit obligations?
☐ Yes ☐ No Bankruptcy filing (applicant or as an officer), in the past 7 years?
☐ Yes ☐ No Applicant/owner or immediate family is a public official / PEP?
☐ Yes ☐ No Business engaged in internet gambling?

PREPARED FOR REFERRAL

This Business Snapshot was prepared by BRM Advisors on behalf of the applicant for presentation to prospective banking partners. It is a pre-screening and packaging tool, not a loan application. All final applications, credit authorizations, disclosures (including Patriot Act, FCRA, and HMDA where applicable), and lending decisions are made directly by, and with. the financial institution.

Applicant signature: _____ **Date:** _____

Prepared by (BRM Advisors): _____ **Date:** _____

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