



Facilitate the Loan Discussion and Start Your Application by Following these Steps:

- A) Brief description of the “project”, including
 - a. Total Cost
 - b. Desired Loan Amount
- B) Brief history of company and any recent highlights
- C) Highlights of the “Industry” and your competition
 - a. How you set yourself apart from others
- D) Any year-to-date financial information.
 - a. “In House” balance sheet and income statements
- E) Previous 2 to 3 years of complete Federal Tax Returns for both the company and the primary owners
- F) Current “Personal Financial Statement” for the primary owners
 - a. Forms available upon request.
- G) Proforma income statement if the resulting equipment or building adds significant revenue for company.
- H) Call one of the First Trust Bank loan officers below at 815-929-4000 and schedule a time to talk. Ask for Mike O’Gorman, Bill Gruca, Scott Strawson or John Kirts

