

## **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 the others
- D. Any year to date financial information
  - a. “In house” balance sheet and income statements
- E. Previous 2-3 years of complete Federal Tax Returns for both company and 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.**

**Mike O'Gorman, Dave West, Bill Gruca.  
Danforth location (815)269-2570 Scott Strawson or John Kirts.**