

Financing Prep Checklist

Everything a lender needs before they will seriously review your deal. Check each item off before you apply.

About You (the Buyer)

- ☐ Personal Financial Statement (SBA Form 413 if applicable)
- ☐ Two to three years of personal tax returns
- ☐ Proof of available funds
- ☐ Resume highlighting management or operational experience
- ☐ Personal credit history
- ☐ List of assets and liabilities
- ☐ Available working capital after closing

About the Campground

- ☐ Two to three years of Profit & Loss statements
- ☐ Business tax returns
- ☐ Adjusted financials with seller notes and add-backs
- ☐ Occupancy history
- ☐ Revenue mix (short-term vs seasonal)
- ☐ Utility information
- ☐ Capital improvement history
- ☐ Deferred maintenance items
- ☐ Purchase Agreement or LOI

SBA Specifics

- ☐ Form 413 (Personal Financial Statement)
- ☐ Form 4506-C (authorizes IRS tax-transcript verification)
- ☐ Proof your equity injection is real and in place before closing