

FINANCIAL DOCUMENT CHECKLIST

Please provide the following documentation with your completed and signed loan application:

- BUSINESS INCOME TAX RETURNS FOR THE MOST RECENT THREE YEARS:
- BUSINESS FISCAL YEAR-END FINANCIAL STATEMENTS (including Balance Sheet and Profit & Loss Statement) FOR THE MOST RECENT YEARS:
- MOST CURRENT INTERIM BUSINESS PROFIT AND LOSS STATEMENT
- CURRENT PERSONAL FINANCIAL STATEMENTS FROM ALL PRINCIPALS OF THE BUSINESS (dated within three months)
- PERSONAL TAX RETURNS FOR THE MOST RECENT THREE YEARS FROM ALL PRINCIPALS OF THE BUSINESS (please include all applicable schedules, including Schedule K1(s) for Partnership Interests)
- PARTNERSHIP AGREEMENT (for Partnership)
- ARTICLES OF INCORPORATION (for Corporation)
- ARTICLES OF ASSOCIATION (for LLC)
- FICTITIOUS NAME STATEMENT (if applicable)
- NON PROFIT ORGANIZATION ADDENDUM (for Non Profits)
- COPY OF PURCHASE ORDER AND COST BREAKDOWN, IF FUNDS ARE TO BE USED TO PURCHASE FIXED ASSETS (equipment, vehicles, fixtures, etc.)
- FOR NEW BUSINESS MEMBERS: BUSINESS HISTORY / BUSINESS PLAN / RESUME OF KEY PERSONNEL

IF THIS LOAN IS TO BE SECURED BY REAL ESTATE, PLEASE INCLUDE:

- FOR INCOME PROPERTY: COPIES OF LEASES; AND, IF HELD IN SEPARATE PARTNERSHIP OR CORPORATION, 2 YEARS TAX RETURNS
- FOR PURCHASE MONEY TRANSACTIONS: COPY OF DEPOSIT RECEIPT AND PROJECTED RENTAL INCOME/EXPENSES
- FOR REFINANCE OF SECOND MORTGAGES: COMPLETED AND SIGNED "VERIFICATION OF MORTGAGE" FORM

IF THIS LOAN IS FOR REAL ESTATE CONSTRUCTION, PLEASE INCLUDE:

- PLANS, DESCRIPTION OF MATERIALS, AND COST BREAKDOWN
- CONTRACTOR UNDERWRITING PACKAGE (Financial Statement, Resume, References) IF CONTRACTOR HAS NOT BEEN PREVIOUSLY APPROVED BY COAST CENTRAL CREDIT UNION

Please contact the Business Services Dept. at (707) 443-1138 x317 with any questions you may have regarding this information, the loan process, or Coast Central Credit Union in general. Thank you for selecting Coast Central Credit Union for your borrowing needs. We look forward to assisting you with your loan request.

EXHIBIT B

IMPORTANT NOTICE: if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please write to Coast Central Credit Union, 2650 Harrison Avenue, Eureka, CA 95501, or call (800) 974-9727 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.