CHECKLIST · COMMERCIAL LEASING EXPERTS

Documents to Have Ready

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The document set underwriters actually read, in the order they ask for it — collect these before you apply and the file moves fast.

Entity documents

- ☐ Articles of organization or incorporation
- ☐ EIN letter (IRS CP 575 or 147C)
- ☐ Operating agreement or bylaws, if formed recently
- ☐ Ownership breakdown for anyone at 20%+

Financial statements

- ☐ Last two years of business tax returns
- ☐ Year-to-date profit & loss statement
- ☐ Current balance sheet
- ☐ Interim statements if the year-end is stale

Bank statements

- ☐ Last 3–6 months of business bank statements
- ☐ All pages, all accounts used for operations

The equipment

- ☐ Dealer quote or purchase agreement
- ☐ Spec sheet — year, make, model, hours/serial if used
- ☐ Seller contact for verification and payoff, if private-party

Insurance & filings

- ☐ Insurance agent contact for the certificate
- ☐ Existing UCC filings you know about
- ☐ Titles for any trade-in or pledged equipment

Over $1 million, add

- ☐ Full financial-statement package, possibly reviewed
- ☐ Equipment appraisals for used or specialized assets
- ☐ A deal narrative — what the equipment does for revenue