



Headquarters
 P.O. Box BW Hagåtña, Guam 96932
 Tel: (671) 472-5300

Application Requirements for Commercial Loans

Sole Proprietorship*	
	Application and Marijuana Certification
	Business Financial Statement: Income Statement & Balance Sheet (last 3 years)
	Interim Financial Statements up to the most recent quarter-end (current year)
	Personal Financial Statement of owner (current year)
	Income Tax Returns (last 3 years) including all supporting documentation: Schedule C, Schedule K-1s, W-2s, 1099s, etc.
	Business License
	Description of Collateral: purchase order, lease agreement, etc.; and Rent Rolls, if secured by rental property
	Copy of Identification for owner
Corporation*	
	Application, Certification of Beneficial Owner(s), and Marijuana Certification
	Corporate documents: Certificate of Incorporation, Articles of Incorporation, By-laws, etc.
	Business Financial Statement: Income Statement & Balance Sheet (last 3 years)
	Interim Financial Statements up to the most recent quarter-end (current year)
	Corporate Income Tax Returns & Schedule K-1s (last 3 years)
	Personal Financial Statements of stockholders with 20% or more ownership (current year)
	Income Tax Returns of stockholders with 20% or more ownership (last 3 years) including all supporting documentation: Schedule K-1s, W-2s, 1099s, etc.
	Business License and Annual Report
	Description of Collateral: purchase order, lease agreement, etc.; and Rent Rolls, if secured by rental property
	Copies of Identification for owners, officers, signers
Partnership or Limited Liability Partnership (LLP)*	
	Application, Certification of Beneficial Owner(s), and Marijuana Certification
	Partnership documents: Partnership Agreement, Certificate, etc.
	Business Financial Statement: Income Statement & Balance Sheet (last 3 years)
	Interim Financial Statements up to the most recent quarter-end (current year)
	Business Income Tax Returns & Schedule K-1s (last 3 years)
	Personal Financial Statement of partners (current year)
	Income Tax Returns of partners (last 3 years) including all supporting documentation: Schedule K-1s, W-2s, 1099s, etc.
	Business License and Annual Report
	Description of Collateral: purchase order, lease agreement, etc.; and Rent Rolls, if secured by rental property
	Copies of Identification for owners, officers, signers
Limited Liability Company (LLC)*	
	Application, Certification of Beneficial Owner(s), and Marijuana Certification
	LLC documents: Articles of Organization, Certificate, Operating Agreement, etc.
	Business Financial Statement: Income Statement & Balance Sheet (last 3 years)
	Interim Financial Statements up to the most recent quarter-end (current year)
	Interim Financial Statements up to the most recent quarter-end (current year)
	Personal Financial Statement of owners (current year)
	Income Tax Returns of owners (last 3 years) including all supporting documentation: Schedule K-1s, W-2s, 1099s, etc.
	Business License and Annual Report
	Description of Collateral: purchase order, lease agreement, etc.; and Rent Rolls, if secured by rental property
	Copies of Identification for owners, officers, signers
*Additional documents needed, if applicable	
	Work in Progress report
	Accounts Receivables Aging schedule
*If startup or less than 2 years of operation:	
	Business Plan, including Resumes of management/principals
	Income Statement & Balance Sheet Projections (minimum 3 years)

For all applications, Bank of Guam reserves the right to request additional documents as necessary.