



04 / THE PREPARATION COLLECTION

The funding file checklist.

What a lender reads, in the order it reads it. A complete file gets competing offers; an incomplete 1 gets a single quote priced for uncertainty.

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- 01** **Bank statements, complete.**
Every page of every operating account for the full months requested, in the bank's own format. No spreadsheets, no partial months, no missing pages. A missing page reads as a hidden page.
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- 02** **The debt schedule.**
Every obligation in 1 table: lender, original amount, current balance, payment, frequency, maturity and collateral. It must agree with the debits in the statements to the dollar.
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- 03** **The position schedule.**
For every advance: funder, balance or payoff figure, remittance amount, frequency and remaining term. Contracts and payoff letters ready. This is the first thing a buyout lender asks for.
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- 04** **Financial statements.**
Profit and loss and balance sheet for the last full year and the year to date, from the books the tax return was prepared from. Revenue on the profit and loss should reconcile to net deposits within reason.
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- 05** **1 page of anomaly notes.**
Every large deposit, negative week, closed account or unusual debit, explained in a sentence each. An explained anomaly is a footnote. An unexplained 1 is a decline.
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NEVER ALTER A DOCUMENT

Changed fonts, totals that do not foot and pages that do not match the bank's template end the conversation permanently, with every lender that funder talks to. Send the originals, complete, and explain rather than edit.



Your file inventory.

Complete this privately before sending anything. The intake form takes the basics only; documents move through the agreed process when requested.

01 Statements on hand

Accounts and months covered (every page, bank format):

Pages or months still missing:

02 Obligations

Debt schedule complete and reconciled to the statements (yes or no, and what is off):

Positions with contracts and payoff figures in hand:

03 Anomalies to explain

Large deposits, negative days, closed accounts, 1 time debits, each in a sentence:

ORIGINAL SOURCES / OPEN THE OFFICIAL GUIDANCE

Citadel Ridge: What a lender reads first >

Citadel Ridge: The true cost of a stacked position >

SBA: Managing a business >

General education only. No credit, legal, or financing result is promised. Source links reviewed September 8, 2026. Keep completed worksheets private and never send them through the website intake form. Credit advisory at Citadel Ridge LLC is a separate educational engagement, not credit repair, and is never a condition of any funding placement.