

## Application Checklist:

### PRE-QUALIFICATION:

*You must have an active email address that you use and check regularly. If you do not have an email address go to [www.yahoo.com](http://www.yahoo.com) to set-up a free email address.*

- Step 1: Obtain a copy of your **Experian** credit report ([www.annualcreditreport.com](http://www.annualcreditreport.com) or 877-322-8228) – Must be a recent **Experian** Credit Report - **within 30 days**
- Step 2: Business Checking Account required. **If your business' name is not pre-printed on your business checks or you do not have a business checking account**, open a business checking account and obtain a letter from your bank **on bank letterhead** that includes the following information:
  - a. The business name
  - b. The names of the business owner (s) and signers on the account
  - c. The account number
  - d. The routing number
- Step 3: Print and complete the [Client Cover Sheet](#) (see website under "Downloads").
- Step 4: Fax or mail a copy of your **Experian** credit report and Bank Letter with the cover sheet from Step 3 to (If you require a physical address, please contact us):  
Confidential Fax: 1-888-710-4950  
Visions International  
Post Office Box 14201  
Greenville, SC 29610
- Step 5: Complete the Pre-Qualification on-line. **THE PREQUALIFICATION IS ONLY VALID FOR 14 DAYS. Therefore, gather all of your required documents prior to completing the online prequal.**
  - a. Go to [www.superiorfg.com](http://www.superiorfg.com)
  - b. On the Top Button Row of the Web-Site select **Pre-Qual now**
  - c. In the Yellow Box click on **Create a Personal Account**
  - d. Enter your **Email address**
  - e. Click **Start Loan Prequalification**
  - f. In the "Business Information" Section for the "T/A Provider" selection, choose "Visions International" from the drop-down box for your TA Provider.
  - g. **Export Express Loans only:** In the "Notes" section, type "Export Express"
  - h. **You must print the final page of the Pre-Qualification to include in your loan application package.**

### MUST SUBMIT WITH APPLICATION:

- Step 7: Submit the final page of the Pre-Qualification that you printed from Step 6.
- Step 8: Submit two (2) CLEAR, ENLARGED copies of the front of your Driver's License
- Step 9: If not a U.S. citizen, submit two (2) copies of front and back of Green Card
- Step 10: Know your Federal Tax ID number if a corporation, limited liability corporation or partnership; or Use your Social Security Number if you are a proprietorship/self-employed
- Step 11: Submit a **voided business check** for the loan packaging fee (starter checks are okay with the letter from your bank- see Step 2)
- Step 12: **If you use a cell phone for a business phone or home phone**, you must submit a recent copy of the phone bill. **If your physical address for home or business is unverifiable**, you must submit a recent copy of a utility bill.
- Step 13: **All owners of the business with a 20% or more** interest/ownership in the business must:
  - a. Be present to sign all loan forms
  - b. Submit two (2) CLEAR, ENLARGED copies of the front of your Driver's License
  - c. If not a U.S. citizen, submit two (2) CLEAR, ENLARGED copies of front and back of Green Card
- Step 14: **If Patriot Express Loan**, submit required eligibility documentation (see website for link to doc.)
- Step 15: **If Export Express Loan**, you must:
  - a. Be in business for at least 12 months
  - b. Already be in the export market or planning to enter
  - c. Provide a letter with application explaining how you plan to enter the export market or your current operations in the export market
- Step 16: **If Community Express Loan**, you must:
  - a. Submit an **up to date** business plan that is still relevant and actionable.
  - b. Take the "Online Assessment Tool" (see website for link under "Resources") which will produce a "Training Plan". You must complete Required Primary Training, online courses, in the Client Assessment. A copy of the "Training Plan" and Copies of the "Completion Certificates" must be submitted with your application.

*For more information go to: [www.visionsmadereal.com](http://www.visionsmadereal.com) or email [soho@visionsmadereal.com](mailto:soho@visionsmadereal.com)*