

Bridge Loan Documentation Checklist

1. Corporate Documentation

- 1.1. Articles of Incorporation and Certificate of Formation (with translations, if applicable)
- 1.2. List of Shareholders/Directors and Ownership Structure
- 1.3. Board Resolution Authorizing the Loan Application
- 1.4. Foreign Entity Registration Documents (for international subsidiaries or operations)
- 1.5. Certificate of Good Standing from relevant jurisdictions

2. Financial Documentation

- 2.1. Audited Financial Statements for the past 3 years
- 2.2. Year-to-Date Interim Financials (income statement, cash flow, and balance sheet)
- 2.3. Bank Statements for the past 12 months
- 2.4. Accounts Receivable & Payable Aging Reports
- 2.5. Current Debt Schedule (including international debt)
- 2.6. Currency Hedging Documentation (if applicable)

3. Project-Specific Documentation

- 3.1. Purchase/Sales Agreement with the client(s)
- 3.2. Credit Rating Reports of Supplier and Buyer
- 3.3. Invoices or Purchase Orders related to the project
- 3.4. International Market-Entry Strategy and Feasibility Study
- 3.5. Timeline for Key Milestones and Project Completion
- 3.6. Breakdown of Loan Use (specific to cross-border needs such as logistics, inventory, and local partnerships)

4. Collateral & Security Documentation

- 4.1. Valuation Reports on Collateral (domestic and international assets)
- 4.2. Insurance Policies covering pledged assets, including international policies
- 4.3. UCC-1 Filings and Lien Documentation



- 4.4. Collateral Management Agreement (if the collateral is held abroad)
- 4.5. Parent Company Guarantee (if applicable)

5. Compliance and Regulatory Documentation

- 5.1. KYC (Know Your Customer) Documents for Officers and Key Stakeholders
- 5.2. Anti-Money Laundering (AML) Compliance Certificate
- 5.3. OFAC and Sanctions Screening Results (for international transactions)
- 5.4. Proof of Tax Compliance in Relevant Jurisdictions
- 5.5. International Trade Compliance Documents (import/export licenses, if applicable)
- 5.6. Environmental, Social, and Governance (ESG) Compliance Declaration (if needed)

6. Loan-Specific Documentation

- 6.1. Loan Application Form
- 6.2. Letter of Intent (LOI) with Terms of Loan
- 6.3. Exit Strategy & Repayment Plan (focused on liquidity events or follow-on financing)
- 6.4. Personal and Corporate Guarantees (as required)
- 6.5. Cash Flow Projections for the Loan Period
- 6.6. Currency Exchange Risk Mitigation Plan

7. Legal Documentation

- 7.1. Existing Contracts with Suppliers, Buyers, and Partners
- 7.2. Intellectual Property (IP) Ownership Documents
- 7.3. Contracts with International Vendors (reviewed for enforceability)
- 7.4. Dispute Resolution Agreement (including jurisdiction and arbitration clauses)
- 7.5. Legal Opinion Letter (if cross-border enforceability is a concern)

8. Insurance and Risk Management Documentation

- 8.1. Trade Credit Insurance (if applicable)
- 8.2. Political Risk Insurance (if operating in high-risk regions)
- 8.3. Project-specific Insurance Certificates (e.g., equipment or shipment insurance)

- 8.4. Force Majeure Clauses in Key Contracts

9. Market and Project Viability Documentation

- 9.1. Feasibility Study for International Expansion
- 9.2. Market Research Reports (specific to target countries)
- 9.3. SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats) of the Project
- 9.4. Forecast of Expected Revenue from International Projects

10. Additional Supporting Documentation

- 10.1. Tax Credit Certificates (if the project qualifies for government incentives)
- 10.2. Partnership Agreements with Local Entities
- 10.3. Third-Party Due Diligence Reports on Key Suppliers and Buyers
- 10.4. Communication Plan with lenders, detailing regular updates on project progress

Checklist Summary for Faster Approval:

- All required documents must be submitted digitally and in the original language with certified translations (if applicable).
- The exit strategy must clearly outline repayment within the bridge loan term, whether from follow-on financing, invoice payments, or asset sales.
- Compliance-related documents must align with international standards (AML, OFAC, etc.).
- Feasibility studies and market reports will critically assess the project's viability.