A DREAM STAR CAPITAL CHECKLIST

90-Day Fund Your Restaurant Readiness Checklist

Use this plan in the 90 days before you apply. It is for restaurants that are already open. This is general credit-readiness guidance, not a lender requirement and not a loan application. Document lists vary by lender and product. Dream Star Capital is a commercial loan broker, not a lender. Approval, rates, and terms are not guaranteed.

Days 1 To 30

Get A Clear Picture Of Credit, Deposits, And Debt

- [ ] Pull all three credit reports at annualcreditreport.com
- [ ] Dispute any errors you find
- [ ] Write down your scores and any late payments or collections
- [ ] Start paying revolving balances down (under 30%, lower is better)
- [ ] Avoid opening new credit or adding inquiries
- [ ] Export three to six months of card and bank deposits
- [ ] List every merchant cash advance or short-term balance still open
- [ ] Write a simple use-of-proceeds list: working capital, equipment, remodel, or real estate

Days 31 To 60

Build A Lender-Ready Package

- [ ] Gather identification and entity documents
- [ ] Collect two years of business tax returns
- [ ] Download recent personal and business bank statements
- [ ] Prepare a current profit-and-loss statement
- [ ] Add an equipment quote if you plan to buy kitchen or front-of-house equipment
- [ ] If you lease, note how much term remains and collect the lease
- [ ] If you own the property, gather the deed, mortgage statement, or a recent valuation
- [ ] Keep business and personal deposits easy to follow

Days 61 To 90

Recheck, Then Talk Through Your Options

- [ ] Pull your credit reports again and confirm utilization is still in range
- [ ] Confirm you have not added new inquiries or a new cash advance
- [ ] Update your P&L and the latest deposit months
- [ ] Take the free Readiness Check at fundyourrestaurant.com, or book a consultation there
- [ ] Review which path may fit: working capital, a business line of credit, equipment, SBA 7(a) or SBA Community Advantage if the project is eligible, or owner-occupied commercial real estate
- [ ] If you apply, review and approve every application before it is submitted

Draft For Review — Not For Distribution. Completing a Funding Readiness Check, or using this checklist, does not start a loan application and does not mean a lender will approve you.

Documents To Gather

Lenders ask for different packages. This is a typical starting list for an operating restaurant, not a promise that any one file is complete.

Personal And Credit Items

- [ ] Government-issued identification
- [ ] Social Security number, for the application only when you are ready to apply
- [ ] Recent credit reports from all three bureaus
- [ ] Recent personal bank statements
- [ ] A list of personal guarantees or other business debts you already have

Business And Property Items

- [ ] Two years of business tax returns
- [ ] Three to six months of business bank statements and card-deposit reports
- [ ] A current profit-and-loss statement
- [ ] A use-of-proceeds list and an equipment quote, if you have one
- [ ] Your lease, with the remaining term noted, or property documents if you own the building
- [ ] Entity documents (articles, operating agreement, or similar)

Mistakes To Avoid

01

Leaving Existing Short-Term Debt Off The List

Lenders review merchant cash advances or daily-debit positions already on the file. List every open balance so we can review the whole picture. Having one or more of those positions does not automatically close the door, and it does not guarantee a refinance either.

02

Running Credit Too High

Maxing out cards or adding new inquiries before you apply can lower your score and narrow the paths we can review.

03

Mixing Deposits And A Short Lease

Personal and business deposits that are hard to follow, or a lease with little term left, make a file harder to review.

How We Work

No upfront fees. Our fee is usually paid by the lender at closing. You review and approve every application. Each lender makes its own decision and sets the terms.

If credit is the main gap, we can share a credit-readiness plan. If you reply that you would like a referral, we can introduce you to a credit-repair resource. We will not name that specialist in this checklist, and asking for a referral is optional.

Take The Free Readiness Check

See your score, download this checklist, and book a call if you want to talk it through. Completing the check or this list is not a loan application.

Dream Star Capital's Fund Your Restaurant is a service of Dream Star Capital. All financing is subject to lender approval; approval, rates, and terms are not guaranteed. This checklist is for educational purposes only. 922 Hwy 81 East, Suite 322, McDonough, GA 30252. fundyourrestaurant.com