

To finalize your OPM journey, the last 48 hours are the most critical. This is when administrative errors or security lapses can derail months of hard work.

Use this checklist to ensure a smooth transition of funds into your account.

## The 48-Hour Funding Countdown

### 1. Verify Wire Instructions (Security First)

- **Voice Verification:** Call your bank and the sender (investor or [SBA lender](#)) to verbally confirm routing and account numbers. **Never** rely solely on email for wiring instructions, as these can be intercepted by scammers.
- **Fraud Protection:** Ensure your business account has "dual control" enabled, requiring two people to authorize or acknowledge high-dollar transfers.

### 2. Final Document Audit

- **Review the Closing Disclosure:** You must receive this at least three business days before closing. Carefully review it to ensure the terms (interest rate, fees, and loan amount) match your expectations.
- **Signature Readiness:** Confirm all guarantors and partners are available to sign final SBA forms (like Form 147 or 1050) and the Promissory Note.
- **Update Financials:** Ensure your interim profit and loss (P&L) statements and balance sheets are current within the last 90 days, as lenders often require a "freshening" of data right before disbursement.

### 3. Confirm Conditions Precedent

- **Insurance Proof:** Verify your lender is named as the "additional insured" on your property, liability, and business interruption policies.
- **Equity Injection:** If using an SBA 7(a) loan, ensure you have provided documented proof that your down payment or equity injection has come from an approved source.
- **Third-Party Consents:** Confirm that any necessary landlord subordinations or franchise agreements are fully executed and in the lender's hands.

### 4. Post-Transfer Operations

- **Internal "Deal Captain":** Appoint one person to monitor the bank account hourly on the day of disbursement to confirm the arrival of the [wire transfer](#).

- **Record Keeping:** Prepare a digital and physical "Closing Binder." Keep all signed documents in a fireproof safe and encrypted digital backup for at least three years for SBA compliance.
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### **A Final Word on Momentum**

The moment the funds hit your account, the clock starts on your **Return on Investment (ROI)**. Using a provider like [Esource Lending](#) for the heavy lifting of the SBA process ensures that you can spend these first 48 hours focusing on growth rather than paperwork.