

Dear Loan Applicant,

Thank you for allowing Four Corners Community Bank the opportunity to consider your loan request. We have put this packet together to assist you in applying for and understanding the requirements of a commercial loan.

Enclosed you will find the following items:

- **Commercial Loan Application and Debt Schedule**
- **Personal Financial Statement** – If you already have a current financial statement with the same information, you may submit that in place of our form.
- **Certification of Beneficial Ownership** – Federal regulation requires financial institutions to obtain, verify and record information about the beneficial owners of legal entity customers.
- **Environmental Questionnaire** – Only required if collateral is Commercial Real Estate.

Please provide the following items along with the completed application, debt schedule, and personal financial statement, so that we may process your request:

- **Identification** – An unexpired, government-issued photo ID, such as a driver's license or state-issued identification card. If the address on your ID does not match your current physical address, please provide proof of residency
- **Personal Income Tax Returns** – Most current three years; including K-1s and statements, signed and dated.
- **Business Income Tax Returns** – Most current three years, signed and dated.
- **Business Financial Statements (Profit & Loss and Balance Sheet)** – Most current three years.
- **Business Interim Financial Statements (Profit & Loss and Balance Sheet)** – Year-to-Date or most recent interim BFS.
- **Documentation pertaining to the purpose of the loan request** – Including the purchase agreement, lease agreement, dealer invoice, legal description, etc.
- **Organizational documents**
 - Articles of Incorporation/Articles of Organization
 - Certificate of Incorporation/Certificate of Organization (NM Document)
 - By Laws/Operating Agreement
 - Meeting Minutes
 - W9 or tax number verification



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Community Bank

That's My Bank!

500 W. Main Street, Suite 101 - Farmington, NM 87401

If you have any questions, please do not hesitate to contact us at 505.327.3222. Please submit the completed application and additional items to any of our locations.

Sincerely,

Four Corners Community Bank
Loan Department