

## COMMERCIAL LOAN APPLICATION

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

|  |  |
|--|--|
| <input type="checkbox"/> New   | <input type="checkbox"/> Joint application (Identify other applicants) |
| <input type="checkbox"/> Refinance/Consolidation<br><input type="checkbox"/> Renewal/Extension (No New Advances)<br><input type="checkbox"/> Renewal with New Advance<br><input type="checkbox"/> Other Modification (Explain) | Loan Number(s), Balance, and Lender's Name:                            |
| <b>To: Four Corners Community Bank<br/>500 W. Main St. Suite 101<br/>Farmington, NM 87401<br/>(505) 327-3222</b>   |  |

### 1. LOAN APPLICANT. Loan Applicant General Information.

|  |  |  |            |
|--|--|--|------------|
| Legal Name   |  | Organizational Form, Where and When Organized (ex., Corporation, Delaware, 1984) |            |
| <input type="checkbox"/> Franchise, in full force and without defaults, with (Name of Franchiser)  |  |  |            |
| Name(s) of Affiliated Entities   |  |  |            |
| Current Tradename(s)   |  | Other Tradenames Used in Last 10 Years   |            |
| Mailing Address:   |  | Principal Executive Office Address   |            |
| Physical Address:  |  |  |            |
| Phone No:  |  | Phone No:  |            |
| Cell Phone No:   |  | Cell Phone No:   |            |
| Email Address:   |  | Email Address:   |            |
| Tax Identification Number  |  | Nature of Business   | NAICS Code |
| Principals' Names, Cell Phone, Position Titles- (for individuals only)   |  |  |            |
|  |  |  |            |
| Accountant Name, Address, and Phone Number   |  |  |            |
|  |  |  |            |
| Attach all documents that apply:   |  |  |            |
| <ul style="list-style-type: none"><li>• Business income tax returns for the past two years</li><li>• Business financial statements for the past two years (including the P&amp;L and Balance Sheet)</li><li>• Most current business interim financial statements</li><li>• Organizational Documents (Articles, Operating Agreement/ By-Laws, Certificate of Organization/Incorporation)</li><li>• Personal income tax returns</li><li>• Personal financial statement</li></ul> |  |  |            |

### 2. LOAN REQUEST AND SOURCES OF REPAYMENT.

|   |                           |
|---|---------------------------|
| Amount Requested \$ _____   |                           |
| <input type="checkbox"/> Commercial Purpose Loan  |                           |
| <input type="checkbox"/> Agricultural Purpose Loan  |                           |
| Use of Proceeds (Brief Description of Intended Use):  |                           |
|   |                           |
| Requested First Payment Date _____  | Requested Loan Term _____ |
| Payment Frequency (if Installment) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Other (describe) _____ |                           |
| List of primary and secondary sources of repayment for this loan: _____   |                           |

**3.  LOAN SECURITY. The requested loan will be secured. (Complete this section if checked)**

Brief description of collateral:

**4.  LOAN GUARANTY. The requested loan will be guaranteed. (Complete this section if checked)**

|                             |                             |
|-----------------------------|-----------------------------|
| Legal name                  | Legal name                  |
| Address                     | Address                     |
| Phone No:<br>Cell Phone No: | Phone No:<br>Cell Phone No: |

Guarantor Financial Statements. If checked, Guarantor is an entity and will provide financial statements upon request by Lender.

**CREDIT DENIAL NOTICE.** If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:

Experian  
P. O. Box 2002 ro 701 Experian Parkway  
Allen, TX 75013

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

**EQUAL CREDIT OPPORTUNITY NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

FDIC Consumer Response Center  
1100 Walnut St., Box # 11  
Kansas City, Missouri 64106

**NOTICE - JOINT CREDIT:**  
We intend to apply for joint credit. (initials) \_\_\_\_\_

**For California residents and transactions secured by real property:** Hazard Insurance exceeding the replacement value of the real property is not required as a condition of this loan.

**SIGNATURES.** By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Lender in evaluating this application and, if approved, in extending credit. Loan Applicant represents that none of the parties named in this application have relied on advice from the Lender in applying for or receiving any credit. Loan Applicant acknowledges that Lender has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the creditworthiness of the Loan Applicant. Lender is also authorized to answer any questions from others about Lender's credit experience with the parties in this application. Loan Applicant will promptly notify Lender of any subsequent changes which would affect the accuracy of this application, and will provide all documents and information that Lender decides are necessary to complete this application. Loan Applicant authorizes Lender to retain this application, whether or not Lender approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

\_\_\_\_\_  
Applicant Name

By X \_\_\_\_\_  
for Applicant Date Title

By X \_\_\_\_\_  
for Applicant Date Title

Received By \_\_\_\_\_ Date \_\_\_\_\_