

Dear Loan Applicant,

Thank you for allowing Four Corners Community Bank the opportunity to consider your loan request. We've 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**
- **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

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** – Three years of the most current, signed and dated including K-1s
- **Business income tax returns** – Three years of the most current, signed and dated
- **Business financial statements** – Three years of the most current, including the balance sheet and profit and loss
- **Business interim financial statements** – Most recent, if applicable
- **Documentation pertaining to the purpose of the loan request** – Including the purchase agreement, dealer invoice, legal description, etc.
- **Organizational documents (if applicable)**
  - Articles of Incorporation/Articles of Organization
  - Certificate of Incorporation/Certificate of Organization(NM Document)
  - Bylaws/Operating Agreement
  - Meeting minutes
  - W-9 or tax number number verification

If you have any questions, please don't 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