



Welcome to The James Polk Stone Community Bank!

As part of your loan application process with The James Polk Stone Community Bank (Lender), your signature(s) below acknowledge your agreement to and understanding of the following:

**DISCLAIMER OF ORAL AGREEMENTS:** Under New Mexico law, a contract, promise or commitment to loan money or to grant, extend or renew credit or any modification thereof, in an amount greater than twenty-five thousand dollars (\$25,000), not primarily for personal, family or household purposes, made by a financial institution shall not be enforceable unless in writing and signed by the party to be charged or that party's authorized representative.

**CREDIT REPORT:** By signing below I/we authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender.

**FINANCIAL INFORMATION:** By signing below I/we authorize Lender to contact my accountant regarding questions about my financial information, to request copies of said financial information (to include tax returns), and to authorize my accountant to release said information to Lender. This authorization will include my personal financial information and all related business entities in which I have an ownership interest.

Please review the reverse side of this page for documents and information we need to analyze your loan request.

\_\_\_\_\_  
*Applicant Signature*                      *Date*                      *Applicant Signature*                      *Date*

\_\_\_\_\_  
*Partnership Name*

\_\_\_\_\_  
*Partner Signature*                      *Date*                      *Partner Signature*                      *Date*

\_\_\_\_\_  
*Corporation/LLC Name*

\_\_\_\_\_  
*Authorized Corporate Officer Signature*                      *Title*                      *Date*

## The James Polk Stone Community Bank Financial Information Request

To allow a more timely response to your commercial loan request, please provide us with the following list of documents at your earliest convenience:

PERSONAL (for all individual borrowers, partners, guarantors, etc.):

- Current personal financial statement; statements as of December 31<sup>st</sup> are preferred
- Tax returns from the past three years, including all K-1's you receive; if the current return was extended, provide a copy of said extension
- Current profit & loss statement (P&L) and/or projected P&L for your request
- Detailed list of proposed collateral for your requested loan (list of equipment, legal descriptions, etc.)
- Copy of collateral valuation (equipment invoice, real estate appraisal, etc.)
- Proof of insurance for said collateral

PARTNERSHIP:

- Current partnership financial statement and statements from the past two years; statement dates should coincide with the partnership's fiscal year-end
- Tax returns from the past three years, including all K-1's to partners; if the current return was extended, provide a copy of said extension
- Current profit & loss statement (P&L) and/or projected P&L for your request
- Detailed list of proposed collateral for your requested loan (list of equipment, legal descriptions, etc.)
- Copy of collateral valuation (equipment invoice, real estate appraisal, etc.)
- Proof of insurance for said collateral
- Copy of articles of partnership agreement
- Tax identification number

CORPORATE OR LIMITED LIABILITY COMPANY:

- Current corporate or LLC financial statement and statements from the past two years; statement dates should coincide with the company's fiscal year-end
- Tax returns from the past three years, including all K-1's to stockholders/members; if the current return was extended, provide a copy of said extension
- Current profit & loss statement (P&L) and/or projected P&L for your request
- Detailed list of proposed collateral for your requested loan (list of equipment, legal descriptions, etc.)
- Copy of collateral valuation (equipment invoice, real estate appraisal, etc.)
- Proof of insurance for said collateral
- Copy of articles of incorporation or organization
- Copy of by-laws
- Tax identification number



# The James Polk Stone Community Bank

"ROCK SOLID AND HOME OWNED SINCE 1906"

IN GOD WE TRUST

FINANCIAL CONDITION AS OF \_\_\_\_\_ 20\_\_\_\_\_

NAME		HOME ADDRESS		PRIMARY PHONE NO.	BUSINESS PHONE NO.
NAME OF EMPLOYER		ADDRESS	YEARS	SOCIAL SECURITY NUMBER	CO-APPLICANT
CO-APPLICANT EMPLOYER		ADDRESS	YEARS	SOCIAL SECURITY NUMBER	CO-APPLICANT PHONE NO.

### ASSETS

### LIABILITIES

<b>CASH</b>	In JP Stone Community Bank		Notes: Payable To JP Stone Community Bank (Schedule 4)	Secured	
	In Other Banks			Unsecured	
<b>Securities (Schedule 1)</b>	Marketable		Notes Payable To: Other Banks (Schedule 4)	Secured	
	Non-Marketable			Unsecured	
	Restricted or Control Stock		Accounts or Notes Payable (Schedule 4)		
Accounts Receivable (Schedule 2)			Taxes Owing	Income Taxes	
Notes Receivable (Schedule 2)				Other Taxes	
Merchandise on Hand			Current Portion of Long Term Debt		
Cash Value of Life Insurance - Net			Other Current Liabilities (Itemize)		
<b>TOTAL CURRENT ASSETS</b>			<b>TOTAL CURRENT LIABILITIES</b>		
<b>Real Estate (Schedule 3)</b>	Real Estate		Mortgages Payable (Schedule 3)	Real Estate	
	Homestead			Homestead	
	Partial Interest in R/E			Partial Interest in R/E	
Automobiles - Number ( )			OTHER LIABILITIES (Itemize)		
Other Assets			<b>TOTAL LIABILITIES</b>		
			Net Worth		
<b>TOTAL ASSETS</b>			<b>TOTAL LIABILITIES AND NET WORTH</b>		

Salary - Applicant		Are Any Assets other than Real Estate and Securities pledged? If Yes, Please explain	<input type="checkbox"/> Yes <input type="checkbox"/> No
Commissions and Bonuses		Do you have any Contingent Liabilities? If so explain	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dividends and Interest		Have you executed a will disposing of your Estate in event of death? Executor	<input type="checkbox"/> Yes <input type="checkbox"/> No
Real Estate Income		Amount of Life Insurance Carried	In Favor of
Child Support and Separate Maintenance Payments are optional and need not be disclosed for purpose of this credit			
<b>TOTAL INCOME</b>			
Amount of Income Tax paid last year.		Co-Applicant Salary Commissions, Bonuses and Interest Total Income	

The above financial and supporting schedules, which are submitted for the purpose of establishing, obtaining and maintaining credit, present a true, complete and correct statement of my financial condition as of the date shown. I agree to notify the bank of any material adverse change in my financial condition; and to furnish current financial information upon request by the bank from time to time. Such financial statement and other information furnished shall be the property of the bank. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender.

I (we) agree to provide current financial information as required by the James Polk Stone Community Bank. Should I (we) fail to provide requested financial information in a timely manner the Bank has the option to demand payment of note (notes) upon ten (10) days written notification of said demand.

Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

**SCHEDULE 1 - STOCKS AND BONDS**

NUMBER OF SHARES	NAME OF ISSUER	WHERE TRADED	MARKET PER SHARE	TOTAL VALUE	PLEGDED? YES OR NO	RESTRICTED* YES OR NO	REGISTERED IN NAME OF

\* RESTRICTED SECURITIES MEANING RESTRICTIONS IMPOSED BY LETTER, LEGEND, OR CONTROL.

**SCHEDULE 2 - NOTES AND ACCOUNTS RECEIVABLE (INCLUDING REAL ESTATE)**

MAKER	ORIGINAL AMOUNT	PRESENT BALANCE	PAYMENTS	MATURITY	COLLATERAL, IF ANY

**SCHEDULE 3 - REAL ESTATE OWNED**

ITEM NO	LOCATION, SIZE AND IMPROVEMENTS	MARKET VALUE	COST	YEAR ACQUIRED	MONTHLY INCOME	MONTHLY PAYMENT	LIEN HOLDER	ORIGINAL AMOUNT	PRESENT BALANCE
1									
2									
3									
4									
5									
6									
7									
	<b>CARRY TOTALS TO PAGE 1</b>								
	<b>HOMESTEAD</b>								
8									

**UNDIVIDED INTERESTS IN REAL ESTATE (YOUR % ONLY - INDICATE % OWNERSHIP IN DESCRIPTION)**

9									
10									
11									
12									
13									
	<b>YOUR % OF MARKET VALUE AND DEBT (TO PAGE 1)</b>								

INSURANCE CARRIED ON BUILDINGS \$ \_\_\_\_\_

**SCHEDULE 4 - NOTES AND ACCOUNTS PAYABLE**

DUE TO	ORIGINAL AMOUNT	PRESENT BALANCE	PAYMENTS	MATURITY	COLLATERAL, IF ANY

GENERAL INFORMATION	ARE ANY OF THE ASSETS INCLUDED ON THIS STATEMENT THE SEPARATE PROPERTY OF YOUR SPOUSE?
ARE YOU A PARTNER OR OFFICER IN ANY OTHER VENTURE? _____	_____
ARE YOU A DEFENDANT IN ANY SUIT OR LEGAL ACTION? _____	IF THE ANSWER TO ANY OF THE ABOVE QUESTIONS IS YES, PLEASE EXPLAIN _____
HAVE YOU EVER TAKEN BANKRUPTCY? _____	_____