

## Western Bank Commercial Loan Application

### Loan Request

**Loan Amount:** \_\_\_\_\_ **Length:** \_\_\_\_\_ **Payment Date:** \_\_\_\_\_

**Purpose of Request:** \_\_\_\_\_

**Collateral Offered:** \_\_\_\_\_

\*\* If dwelling secured complete separate HMDA worksheet (found on portal)

### Business Information

*Applying as (check appropriate box)*

		Tax ID No.#			Tax ID No.#
<b>Corporation</b>			<b>Trust</b>		
<b>Partnership</b>			<b>Association</b>		
<b>LLC</b>			<b>Non-Profit</b>		
<b>Individual</b>			<b>Other</b>		

**Legal Name:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**Physical Address:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_

**Work Phone:** \_\_\_\_\_ **Fax Number:** \_\_\_\_\_

*List of Officers/Owners (if Applicable)*

<b>President</b>	
<b>Vice President</b>	
<b>Secretary</b>	
<b>Treasurer</b>	
<b>Member</b>	
<b>Member</b>	

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

*Initial here if this application is for joint credit.*

### Individual Information

**Legal Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_ **Social Security Number:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**Physical Address:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_ **Cell Phone:** \_\_\_\_\_

**Work Phone:** \_\_\_\_\_ **Fax Number:** \_\_\_\_\_

**Relationship (Borrower/Guarantor):** \_\_\_\_\_

### Individual Information

**Legal Name:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_ **Social Security Number:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**Physical Address:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_ **Cell Phone:** \_\_\_\_\_

**Work Phone:** \_\_\_\_\_ **Fax Number:** \_\_\_\_\_

**Relationship (Borrower/Guarantor):** \_\_\_\_\_

*Please use a separate sheet to provide individual information for all joint applicants, if necessary.*

## Western Bank Commercial Loan Application

### History of Business

Nature of Business: \_\_\_\_\_

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Types of Products/Services: \_\_\_\_\_

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### Management Resume

*Work Experience (List Chronologically, beginning with present employment)*

Company Name/Location	Dates Employed	Job Responsibilities

**Education**

College or Technical Training	Dates Attended From/To	Major	Degree or Certificate

	Yes	No
Has your business or anyone associated with this loan request filed for bankruptcy or defaulted on any debts within the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been convicted, charged with or arrested for any criminal offense other than a minor motor vehicle violation?	<input type="checkbox"/>	<input type="checkbox"/>
Is the Business an endorser, guarantor, or co-maker for loans not listed in financial statements?	<input type="checkbox"/>	<input type="checkbox"/>
Has anyone including your business involved in any pending or prior lawsuits?	<input type="checkbox"/>	<input type="checkbox"/>
Does the company anticipate significant capital expenditures within the next twelve months?	<input type="checkbox"/>	<input type="checkbox"/>
Are all parties involved in this loan request U.S. citizens?	<input type="checkbox"/>	<input type="checkbox"/>

**MINIMUM SUPPORTING DOCUMENTATION** – Provide the following information

- Annual financial statements including balance sheet and income statement for past 3 fiscal years
- Both business and personal tax returns for the last three years
- Personal financial statements

## Western Bank Commercial Loan Application

### Certification of Beneficial Owner(s)

Persons opening an account on behalf of a legal entity must provide the following information:

a. Name and Title of Natural Person Opening Account:

\_\_\_\_\_

b. Name and Address of Legal Entity for Which the Account is Being Opened:

\_\_\_\_\_

c. The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, **owns 25 percent or more** of the equity interests of the legal entity listed above:

Name	Date of Birth	Address (Residential or Business Street Address)	% of ownership	For U.S. Persons: Social Security Number	For Foreign Persons: Passport Number and Country of Issuance, or other similar identification #1

(If no individual meets this definition, please write "Not Applicable.")

d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
  - Any other individual who regularly performs similar functions.
- (If appropriate, an individual listed under section (c) above may also be listed in this section (d)).

Name	Date of Birth	Address (Residential or Business Street Address)	Title	For U.S. Persons: Social Security Number	For Foreign Persons: Passport Number and Country of Issuance, or other similar identification #1

I, \_\_\_\_\_ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. **I also agree to notify Western Bank of any change in the information provided within this Certification.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#1 In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Legal Entity Identifier \_\_\_\_\_ (Optional)

# Western Bank Commercial Loan Application

## Consent to Send Tax Returns and Other Information to Third Parties

Federal law requires this consent form be provided to you. Unless authorized by laws, \_\_\_\_\_ (CPA name) cannot disclose your tax return information to third parties for purposes other than the preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, federal law may not protect your tax return information from further use of distribution.

You are not required to complete this form. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of your signature.

By your authorization below, you confirm that you have requested our firm to disclose your tax return information to Western Bank, Lordsburg, NM for the purpose of this loan request and application. The information disclosed may include all information contained within, or derived from, your current or prior tax return(s), unless you request in writing a more limited disclosure.

### ACKNOWLEDGEMENT

I(We), \_\_\_\_\_, authorize \_\_\_\_\_ (CPA name) to disclose to Western Bank my (our) tax return information to assist with this loan request, application and loan servicing.

\_\_\_\_\_  
Borrower's Name

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Borrower's Name

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date Signed

Duration of Consent

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484 or by email at [complaints@tigta.tres.gov](mailto:complaints@tigta.tres.gov).

Please e-mail the copies to [westernbank@bootheelbank.com](mailto:westernbank@bootheelbank.com) or mail them to  
Western Bank  
Attention Loan Administration  
PO Box 490  
Lordsburg, New Mexico 88045.

# Western Bank Commercial Loan Application

## Notices

**Notice:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications 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 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 credit is:

**FEDERAL RESERVE BANK CONSUMER HELP**  
P.O. Box 1200  
Minneapolis, MN 55480

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by Lender for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Credit is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

By signing below, each Applicant declares that he/she has read and understands the Notice Section above and, if applicable, has received the Regulation B notification regarding denied credit and appraisal notice.

By signing below, each signor and guarantor is authorizing the release of financial statements and tax returns from accounting firm, Internal Revenue Service, and State Taxation and Revenue Services during the life of the loan.

By signing below, the Applicant(s) acknowledge the information regarding procedures for opening a new account. These procedures help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

_____	_____	_____
(Signature & Title)	(Individual/Guarantor)	(Date)
_____	_____	_____
(Signature & Title)	(Individual/Guarantor)	(Date)
_____	_____	_____
(Signature & Title)	(Individual/Guarantor)	(Date)
_____	_____	_____
(Signature & Title)	(Individual/Guarantor)	(Date)