



LANB

Creating a better way.

P.O Box 60, Los Alamos, NM 87544
Los Alamos • White Rock
Santa Fe • Albuquerque

BUSINESS LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To 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 for your name, 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.

*Required Fields

LOAN REQUEST				APPLICATION DATE*		
AMOUNT REQUESTED* \$	TERM (Months)*	PURPOSE*	Construction Loan?	Yes	No	SOURCE OF REPAYMENT
COLLATERAL DESCRIPTION*		Applicant's Primary Residence?	Yes	No	EXISTING LIEN ON COLLATERAL?	VALUE/COST \$

INFORMATION ON APPLICANT(S)

TYPE OF BUSINESS Individual Partnership Sub-S Corporation C-Corporation Non-Profit Corporation LLC Other:						
LEGAL NAME OF APPLICANT	Does Applicant have any outstanding federal or state tax liens?			Yes	No	DATE OF BIRTH
OCCUPATION OR NATURE OF BUSINESS					EIN OR SOCIAL SECURITY NUMBER	
PRESENT PHYSICAL ADDRESS - STREET, CITY, STATE, ZIP CODE					NAICS INDUSTRY CODE	
MAILING ADDRESS (IF DIFFERENT THAN PHYSICAL ADDRESS)					PHONE NUMBER	

TYPE OF BUSINESS Individual Partnership Sub-S Corporation C-Corporation Non-Profit Corporation LLC Other:						
LEGAL NAME OF APPLICANT	Does Applicant have any outstanding federal or state tax liens?			Yes	No	DATE OF BIRTH
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PRESENT PHYSICAL ADDRESS - STREET, CITY, STATE, ZIP CODE					NAICS INDUSTRY CODE	
MAILING ADDRESS (IF DIFFERENT THAN PHYSICAL ADDRESS)					PHONE NUMBER	

INFORMATION ON OWNER(S) AND/OR GUARANTOR(S) (PLEASE LIST ALL WHO OWN 25% OR MORE)

OWNER AND/OR GUARANTOR #1 - ATTACH ADDITIONAL SHEETS AS NEEDED

LEGAL NAME OF OWNER/GUARANTOR			TITLE & HOW LONG AT THIS POSITION (if you do not work for Applicant please state employer & position)			
HOME ADDRESS (STREET, CITY, STATE, ZIP CODE)		% OWNERSHIP IN APPLICANT %		E-MAIL ADDRESS		
DATE OF BIRTH	SOCIAL SECURITY NUMBER	CELL PHONE	HOME PHONE	WORK PHONE		

INFORMATION ON ADDITIONAL OWNER(S) AND/OR GUARANTOR(S)
(PLEASE LIST ALL WHO OWN 25% OR MORE)

OWNER AND/OR GUARANTOR #2 - ATTACH ADDITIONAL SHEETS AS NEEDED				
LEGAL NAME OF OWNER/GUARANTOR		TITLE & HOW LONG AT THIS POSITION <small>(if you do not work for Applicant please state employer & position)</small>		
HOME ADDRESS (STREET, CITY, STATE, ZIP CODE)		% OWNERSHIP IN APPLICANT %	E-MAIL ADDRESS	
DATE OF BIRTH	SOCIAL SECURITY NUMBER	CELL PHONE	HOME PHONE	WORK PHONE

OWNER AND/OR GUARANTOR #3 - ATTACH ADDITIONAL SHEETS AS NEEDED				
LEGAL NAME OF OWNER/GUARANTOR		TITLE & HOW LONG AT THIS POSITION <small>(if you do not work for Applicant please state employer & position)</small>		
HOME ADDRESS (STREET, CITY, STATE, ZIP CODE)		% OWNERSHIP IN APPLICANT %	E-MAIL ADDRESS	
DATE OF BIRTH	SOCIAL SECURITY NUMBER	CELL PHONE	HOME PHONE	WORK PHONE

OWNER AND/OR GUARANTOR #4 - ATTACH ADDITIONAL SHEETS AS NEEDED				
LEGAL NAME OF OWNER/GUARANTOR		TITLE & HOW LONG AT THIS POSITION <small>(if you do not work for Applicant please state employer & position)</small>		
HOME ADDRESS (STREET, CITY, STATE, ZIP CODE)		% OWNERSHIP IN APPLICANT %	E-MAIL ADDRESS	
DATE OF BIRTH	SOCIAL SECURITY NUMBER	CELL PHONE	HOME PHONE	WORK PHONE

CONTROLLING PERSON OR PERSON WITH SIGNIFICANT RESPONSIBILITY FOR THE BUSINESS <small>(This may be someone with the title of President, CEO, CFO, CCO, or someone who handles the day-to-day operations)</small>				
LEGAL NAME OF THE CONTROLLING PERSON*		TITLE & HOW LONG AT THIS POSITION* <small>(if you do not work for Applicant please state employer & position)</small>		
HOME ADDRESS (STREET, CITY, STATE, ZIP CODE)*		E-MAIL ADDRESS*		
DATE OF BIRTH*	SOCIAL SECURITY NUMBER*	CELL PHONE	HOME PHONE*	WORK PHONE*

BUSINESS LOAN

To Los Alamos National Bank: All persons involved must sign the application. By signing, you authorize Los Alamos National Bank to conduct a credit investigation based on this application. I understand that under 18 U.S.C 1014 the penalty for misrepresenting any information in this statement is a fine of not more than \$1,000,000, imprisonment of not more than 30 years, or both, and that other criminal and civil penalties may apply. I understand and agree that you may verify, use and rely on information submitted herein for extending financial accommodations to me.

APPLICANT(S)

GUARANTOR(S)

Name, Title Date

Name, Title Date

Name, Title Date

Name, Title Date

REQUEST FOR INFORMATION FOR GOVERNMENT MONITORING PURPOSES

(DO NOT COMPLETE THIS INFORMATION IF THIS APPLICATION IS NOT ASSOCIATED WITH A DWELLING)

LENDER NAME AND ADDRESS Los Alamos National Bank PO Box 60 Los Alamos, NM 87544	BORROWER NAME AND ADDRESS Borrower: Co-Borrower: Address:	Date of Credit Application: Today's Date: Loan Number:
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The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

BORROWER:

Ethnicity:

Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Enter origin:*

Examples: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

Not Hispanic or Latino
 I do not wish to provide this information

Sex:

Female
 Male
 I do not wish to provide this information

Race:

American Indian or Alaskan Native –
Enter name of enrolled or principal tribe:

Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Enter race:*

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro
 Samoan
 Other Pacific Islander – *Enter race:*

Examples: Fikian, Tongan, etc.

White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	No	Yes
Was the sex of the Borrower collected on the basis of visual observation or surname?	No	Yes
Was the race of the Borrower collected on the basis of visual observation or surname?	No	Yes

The Demographic Information was provided through:

Face-to-Face Interview (*includes Electronic Media w/Video*) Mail Telephone Email or Internet

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

CO-BORROWER:

Ethnicity:

Hispanic or Latino
Mexican Puerto Rican Cuban
Other Hispanic or Latino – *Enter origin:*

Examples: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

Not Hispanic or Latino
I do not wish to provide this information

Sex:

Female
Male
I do not wish to provide this information

Race:

American Indian or Alaskan Native –
Enter name of enrolled or principal tribe:

Asian
Asian Indian Chinese Filipino
Japanese Korean Vietnamese
Other Asian – *Enter race:*

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

Black or African American
Native Hawaiian or Other Pacific Islander
Native Hawaiian Guamanian or Chamorro
Samoan
Other Pacific Islander – *Enter race:*

Examples: Fikian, Tongan, etc.

White
I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	No	Yes
Was the sex of the Borrower collected on the basis of visual observation or surname?	No	Yes
Was the race of the Borrower collected on the basis of visual observation or surname?	No	Yes

The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/Video) Mail Telephone Email or Internet

Date: _____

Interviewer: _____



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Business Loan Application Checklist

Thank you for choosing LANB for all of your financing needs. Please submit copies of the following items as applicable as a part of your application for a commercial loan:

Business Entities

- Three years signed tax returns including all schedules and statements
- Three years signed year-end financial statement (balance sheet and income statement)
- Signed *current* Profit and Loss Statement & Balance Sheet (i.e. most recent quarter)
- Completed Schedule of Liabilities (include payment structure and terms)
- Business Plan or Proforma's
- SS-4 IRS form assigning company TIN/EIN
- Corporations
 - o Articles of Incorporation
 - o By-Laws and any amendments
 - o Meeting minutes indicating current board members and officers
 - o Non-Profits: Fill out questionnaire or provide full 990
- Limited Liability Companies and Partnerships
 - o Articles of Organization
 - o Operating Agreement and any amendments

Individual Borrowers and Guarantors

- Three years signed tax returns
 - o Including all schedules and statements
 - o K-1 statements for every company listed on Schedule E (K-1 Statements are filed with the business tax returns)
- Complete and Signed Personal Financial Statement
- Full Trust Agreement if assets are held in a trust
- Paystubs, W-2's, 1099's for current year
- Copy of valid driver's license

Additional items needed as applicable

- Copy of valid driver's license for Controlling Person or Person with Significant Responsibility
- Bank and Investment Statements (if not held with LANB)
- Lease Agreement(s) and Rent Rolls including vacancy rates
- A/R Aging, Inventory Listing and Equipment Listing
- Purchase Agreement
- Trust Agreements and any amendments
- Other: _____

General Authorization:

Name of Bookkeeper/Accountant _____ Phone Number _____

I hereby authorize the aforementioned individual and/or business to release and receive financial information pertaining to myself and my related businesses to/from Los Alamos National Bank for the purpose of determining my credit worthiness for a commercial loan or to confirm information provided.

Business Name

Authorized Signer/Individual (printed)

Authorized Signer (signature)

Date

Authorized Signer/Individual (printed)

Authorized Signer (signature)

Date

FACTS**WHAT DOES LOS ALAMOS NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number ● Income ● Account balances ● Payment history ● Credit history ● Credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Los Alamos National Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Los Alamos National Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 505-662-5171 or go to www.lanb.com or email: privacy@lanb.com	

What We Do	
How does Los Alamos National Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Los Alamos National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Deposit money ● Pay your bills ● Apply for a loan ● Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Los Alamos National Bank has affiliates, such as Trinity Capital Corporation, Trinity Capital Corporation Advisors, LANB Investment Advisors, and Triscensions ABQ, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Los Alamos National Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Los Alamos National Bank doesn't jointly market.</i>