



BUSINESS AND COMMERCIAL LOAN APPLICATION CHECKLIST

Thank you for choosing StellarOne Bank as your financial partner! Please visit your local StellarOne Financial Center to apply for the business or commercial loan that best suits your needs. To expedite the application process, we recommend bringing the following information and documentation with you:

Business Information

- Business name, physical address (P.O. Boxes are used for mailing purposes only)
- Taxpayer ID Number (in the form of an Employee Identification Number [EIN] or Social Security Number [SSN] if a sole proprietor)
 - If a sole proprietor using EIN or an unincorporated entity, please provide a copy of the IRS letter assigning TIN.
- A copy of the following as applicable to your business type:
 - Articles of Incorporation
 - Articles of Organization
 - Partnership Agreement
 - DBA license or Assumed or Fictitious Name Certificate
 - Other government-issued business license
 - If unincorporated, Association Charter Papers or Minutes authorizing account

Other documentation

For business:

- Two years tax returns (all pages)
- YTD Balance Sheet and Income Statement
- A list of all outstanding loans (please note lender, current balance, original loan amount, and payment for each)
- SEC Certificate of Good Standing
- Purchase Contract (if applicable)

For each Guarantor:

- Two years tax returns (all pages)
- Current personal financial statement

The documentation listed above is required initially; depending upon your specific loan program, more documentation may be requested.

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 client that opens an account. What this means for you: When you open an account, we will ask you your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying information. The checklist serves as a guideline, but please note additional documentation may be required based on your specific account needs. If you have any questions, please call us at 888.785.5271, stop by your local StellarOne Financial Center, or visit us online at www.StellarOne.com.