



# Loan Application Guide

\*Check box to indicate that the document is complete and attached\*

- 1. Application for Loan**
  - This form may be picked up at a bank or downloaded and completed from the riobk.com website. Please complete all details. It should be signed and dated by all applicants, then sent to Rio Bank along with the other required information listed below.
  
- 2. Copy of All Applicants' Driver's Licenses**
  
- 3. Current Personal Financial Statement**
  - This form may be downloaded and completed from the riobk.com website
  - Make sure to complete the itemized list of all assets and liabilities.
  - For each liability make sure to include the bank name, interest rate, loan balance, payment amount, and maturity date.
  
- 4. Income Verification**
  - Please provide your complete tax returns for each of the preceding 3 years. The tax returns must include all schedules.
  
- 5. Partnership, Corporation, or Other Entity**
  - If you own an interest in any partnership, corporation, or other entity you will need to provide the following for each one:
    - Tax returns for the preceding 3 years
    - Financial Statements (Income Statement or Profit and Loss Statement and Balance Sheet) for the 3 preceding years
    - Current financial statements (no more than 6 months old)
  
- 6. Investment and Liquid Asset Accounts**
  - Please provide a copy of your most recent bank and investment account statements to verify liquidity.
  
- 7. Earnest Money Contract or Invoice**
  - If available, please provide a copy of a contract, purchase order, or invoice for what you intend to acquire.
  
- 8. Real Estate Documentation**
  - If the loan request is for the purchase or refinancing of real estate please provide the following:
    - Detailed legal description
    - A property map indicating the location of the proposed collateral
    - A copy of the plat and restrictions if available
  
- 9. Other / Special Instructions**
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**\*\*Additional information may be requested depending on the complexity of your financial position.\*\***