



## Personal Loan Application

*This application may be completed jointly by both married and unmarried co-applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis; otherwise, separate applications are required.*

| Loan Request  |   |
|---|---|
| Amount Requested  | Loan Purpose  |
| Loan Type <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured               | Collateral  |
| Type of Account Requested <i>(Note: married applicants may apply for separate accounts)</i> |   |
| <input type="checkbox"/> Individual <i>(relying on my income &amp; assets)</i>              | <input type="checkbox"/> Individual <i>(relying on my income &amp; assets plus other sources)</i> |
| <input type="checkbox"/> Joint Account <i>(we intend to apply for joint credit)</i>         |   |
| Applicant Initials  | Co-Applicant Initials   |

| Applicant Information   |   |
|---|---|
| Full Name   | SSN/ITIN  |
| Date of Birth   | Email   |
| Phone Number  | <input type="checkbox"/> Home <input type="checkbox"/> Cell |
| Address   |   |
| Property Ownership <input type="checkbox"/> Rent <input type="checkbox"/> Own   | # Years Here  |
| Marital Stats <input type="checkbox"/> Married <input type="checkbox"/> Unmarried* <input type="checkbox"/> Separated                     | <i>*includes single, divorced, widowed</i>                  |
| Employment Information  |   |
| Present Employer  |   |
| Job Title   | Phone Number  |
| Business Address  |   |
| Annual Gross Income   | Years Employed  |
| Other Income Sources <i>(Do not list the following if you do not wish to rely on it: alimony, child support, or separate maintenance)</i> |   |
|   |   |

| Co-Applicant Information   |   |
|--|---|
| Full Name  | SSN/ITIN  |
| Date of Birth  | Email   |
| Phone Number   | <input type="checkbox"/> Home <input type="checkbox"/> Cell |
| Address  |   |
| Property Ownership <input type="checkbox"/> Rent <input type="checkbox"/> Own  | # Years Here  |
| Marital Stats <input type="checkbox"/> Married <input type="checkbox"/> Unmarried* <input type="checkbox"/> Separated              | <i>*includes single, divorced, widowed</i>                  |
| Employment Information   |   |
| Present Employer   |   |
| Job Title  | Phone Number  |
| Business Address   |   |
| Annual Gross Income  | Years Employed  |
| Other Income Sources (Do not list the following if you do not wish to rely on it: alimony, child support, or separate maintenance) |   |
|  |   |

| Declarations   |                              |                               |                              |                               |
|--|------------------------------|-------------------------------|------------------------------|-------------------------------|
|  | Applicant                    |                               | Co-Applicant                 |                               |
| Are you a defendant in any legal suits or actions, or have you been convicted of a felony? | <input type="checkbox"/> Yes | <input type="checkbox"/> No   | <input type="checkbox"/> Yes | <input type="checkbox"/> No   |
| Have you ever gone through bankruptcy or had a judgment against you?                       | <input type="checkbox"/> Yes | <input type="checkbox"/> No   | <input type="checkbox"/> Yes | <input type="checkbox"/> No   |
| Are any assets pledged or debts secured except as shown?                                   | <input type="checkbox"/> Yes | <input type="checkbox"/> No   | <input type="checkbox"/> Yes | <input type="checkbox"/> No   |
| Are any of your assets held in a Trust?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No   | <input type="checkbox"/> Yes | <input type="checkbox"/> No   |
| If so, describe and provide a copy of the Trust Declaration Page.                          |                              |                               |                              |                               |
| Do you have a will?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No   | <input type="checkbox"/> Yes | <input type="checkbox"/> No   |
| Number of dependents?  |                              | <input type="checkbox"/> None |                              | <input type="checkbox"/> None |

| Assets and Debt Information                                |        |                                 |                 |                |
|--|--------|---------------------------------|-----------------|----------------|
| Assets   | Amount | Liabilities                     | Monthly Payment | Unpaid Balance |
| Checking & Savings Accounts <i>(Detail)</i>                |        | First Homestead Mortgage        |                 |                |
| 1.   |        | Second Mortgage                 |                 |                |
| 2.   |        | Other Real Estate Mortgage      |                 |                |
| 3.   |        | Personal Loans Due to this Bank |                 |                |
| Retirement Accounts  |        | 1.                              |                 |                |
| Stocks, Bonds, etc.  |        | 2.                              |                 |                |
| Real Estate Owned <i>(Primary House)</i>                   |        | 3.                              |                 |                |
| Other Real Estate  |        | Credit Cards / Other            |                 |                |
| Automobiles <i>(Make, Model, Year)</i>                     |        | 1.                              |                 |                |
| 1.   |        | 2.                              |                 |                |
| 2.   |        | 3.                              |                 |                |
| Personal Property  |        | 4.                              |                 |                |
| 1.   |        | 5.                              |                 |                |
| 2.   |        | 6.                              |                 |                |
| <b>TOTAL ASSETS</b>  |        | <b>TOTAL LIABILITIES</b>        |                 |                |
| <b>NET WORTH</b> <i>(total assets - total liabilities)</i> |        |                                 |                 |                |
| <b>TOTAL NET WORTH &amp; LIABILITIES</b>                   |        |                                 |                 |                |

In signing below, I certify that I made no misrepresentations in this application or in any related documents, that all information is true and complete, and that I did not omit any important information. Drake Bank is authorized to verify with other parties and to make any investigation of my credit (including accessing your credit report), either directly or through any agency employed by Drake Bank for that purpose. The lender may disclose to any other interested parties information as to Drake Bank experiences or transactions with applicant accounts. I understand Drake Bank will retain this application and any other information Drake Bank receives, even if no loan, deposit account or other form of credit is granted. I understand that it may be a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, under the provisions of Title 18, United States Code, Section 1014.

This information may be provided to Drake Bank for the purpose of requesting a loan. It is understood that any property securing the credit or loan will not be used for any illegal or restricted purpose. By signing below, I authorize Drake Bank to obtain a consumer credit report on me for the purpose of evaluating the loan application.

If this request is to secure a loan with a 1st lien on a dwelling, the Bank may order an appraisal to determine the property's value and charge me/us for the appraisal. The Bank will promptly provide a copy of any appraisal, even if the loan does not close. I/we may pay, at my/our cost, for an additional appraisal for my/our own use.

**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 and other identifying documents.

**Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG**

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credits, funds, instruments, or other proceeds from another person in connection with unlawful Internet gambling.

By signing below, I certify that this business does not engage in Internet gambling. I will notify Drake Bank in the event of any change in circumstance.

All accounts are subject to verification and approval. Completing and signing this application does not guarantee that Drake Bank will open an account for you until the verification is complete.

|                |
|----------------|
| Applicant Name |
|----------------|

|           |      |
|-----------|------|
| Signature | Date |
|-----------|------|

|                   |
|-------------------|
| Co-Applicant Name |
|-------------------|

|           |      |
|-----------|------|
| Signature | Date |
|-----------|------|

Drake Bank NMLS #446696  
 Janet Alland NMLS #721546, Annmarie Becker NMLS #860395,  
 Gino Monico NMLS #895801



| Internal Use Only  |                              |                             |
|--|------------------------------|-----------------------------|
| Date Application Received  | Received By                  |                             |
| <input type="checkbox"/> Face to Face <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Email <input type="checkbox"/> Phone (sign verification box) |                              |                             |
| HMDA (Check Applicable)  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| GMI Collected  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |