



Personal Real Estate Secured 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	<input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> Home Equity Loan
Subject Property Address	
Subject Property is Your: <input type="checkbox"/> Primary Home <input type="checkbox"/> Secondary Home <input type="checkbox"/> Investment / Real Estate Property	
Type of Account Requested <i>(Note: married applicants may apply for separate accounts)</i>	
<input type="checkbox"/> Individual <i>(relying on my income & assets)</i> <input type="checkbox"/> Individual <i>(relying on my income & 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.		
TOTAL ASSETS		TOTAL LIABILITIES		
NET WORTH (<i>total assets - total liabilities</i>)				
TOTAL NET WORTH & LIABILITIES				

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



IMPORTANT NOTICE

COMPLETE THIS SECTION FOR ANY HOME EQUITY LOAN. IF APPLYING FOR A HOME EQUITY LINE OF CREDIT (HELOC), ONLY COMPLETE THIS SECTION IF THE LOAN IS FOR HOME PURCHASE OR REFINANCE OF YOUR PRIMARY RESIDENCE.

REQUEST FOR INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
<p>The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's 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. You may select one or more designations for "Race" and/or "Ethnicity." The law provides that a lender may not discriminate on the basis of this information or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations, the lender is required to note ethnicity, race, or national origin, and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please mark this indication below.</p>	
ETHNICITY	
Applicant	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Hispanic or Latino
Hispanic or Latino Expanded Origin (optional)	<input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino Enter Origin (i.e., Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.)
Co-Applicant	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Hispanic or Latino
Hispanic or Latino Expanded Origin (optional)	<input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino Enter Origin (i.e., Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.)
RACE	
Applicant	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
American Indian or Alaskan Native Expanded (optional)	Enrolled or Principal Tribe Name
Asian Expanded Race (optional)	<input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian Enter Race i.e., Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
Native Hawaiian or Other Pacific Islander Expanded Race (optional)	<input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian / Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander Enter Race i.e., Fijian, Tongan, etc.
Co-Applicant	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
American Indian or Alaskan Native Expanded (optional)	Enrolled or Principal Tribe Name
Asian Expanded Race (optional)	<input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian Enter Race i.e., Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
Native Hawaiian or Other Pacific Islander Expanded Race (optional)	<input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian / Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander Enter Race i.e., Fijian, Tongan, etc.

SEX			
Applicant	<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Co-Applicant	<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> Male	<input type="checkbox"/> Female

BANK USE ONLY			
IN-PERSON APPLICATION			
The Applicant and/or co-applicant do not wish to furnish information for monitoring purposes. Therefore, the lender has provided this information based on visual observation and/or surname as required by the Home Mortgage Disclosure Act for the following sections.			
Applicant	<input type="checkbox"/> Ethnicity	<input type="checkbox"/> Race	<input type="checkbox"/> Sex
Co-Applicant	<input type="checkbox"/> Ethnicity	<input type="checkbox"/> Race	<input type="checkbox"/> Sex
PHONE/VERBAL APPLICATION			
<input type="checkbox"/> The above disclosure was provided to the Applicant(s) orally. Their responses were documented by the Banker.			
Banker Signature		Date	