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 ☐ Secured ☐ Unsecured	Collateral
Type of Account Requested *(Note: married applicants may apply for separate accounts)*	
☐ Individual *(relying on my income & assets)*	☐ Individual *(relying on my income & assets plus other sources)*
☐ Joint Account *(we intend to apply for joint credit)*	
Applicant Initials	Co-Applicant Initials

Applicant Information		
Full Name	SSN/ITIN	
Date of Birth	Email	
Phone Number	☐ Home	☐ Cell
Address		
Property Ownership ☐ Rent ☐ Own	# Years Here	
Marital Stats ☐ Married ☐ Unmarried* ☐ Separated	**includes single, divorced, widowed*	
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)*		

Co-Applicant Information	
Full Name	SSN/ITIN
Date of Birth	Email
Phone Number ☐ Home ☐ Cell	
Address	
Property Ownership ☐ Rent ☐ Own	# Years Here
Marital Stats ☐ Married ☐ Unmarried* ☐ Separated *includes single, divorced, widowed	
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?	☐ Yes	☐ No	☐ Yes	☐ No
Have you ever gone through bankruptcy or had a judgment against you?	☐ Yes	☐ No	☐ Yes	☐ No
Are any assets pledged or debts secured except as shown?	☐ Yes	☐ No	☐ Yes	☐ No
Are any of your assets held in a Trust?	☐ Yes	☐ No	☐ Yes	☐ No
If so, describe and provide a copy of the Trust Declaration Page.				
Do you have a will?	☐ Yes	☐ No	☐ Yes	☐ No
Number of dependents?		☐ None		☐ None

Assets and Debt Information				
Assets	Amount	Liabilities	Monthly Payment	Unpaid Balance
Checking & Savings Accounts *(Detail)*	0.00	First Homestead Mortgage		
1.		Second Mortgage		
2.		Other Real Estate Mortgage		
3.		Personal Loans Due to this Bank	0.00	0.00
Retirement Accounts		1.		
Stocks, Bonds, etc.		2.		
Real Estate Owned *(Primary House)*		3.		
Other Real Estate		Credit Cards / Other	0.00	0.00
Automobiles *(Make, Model, Year)*	0.00	1.		
1.		2.		
2.		3.		
Personal Property	0.00	4.		
1.		5.		
2.		6.		
TOTAL ASSETS	**$ 0.00**	TOTAL LIABILITIES	**$ 0.00**	**$ 0.00**
		NET WORTH *(total assets – total liabilities)*	**$ 0.00**	
		TOTAL NET WORTH & LIABILITIES	**$ 0.00**	

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,

Member FDIC EQUAL HOUSING LENDER

Internal Use Only				
Date Application Received			Received By	
☐ Face to Face	☐ Mail	☐ Fax	☐ Email	☐ Phone (sign verification box)
HMDA (Check Applicable)		☐ Yes		☐ No
GMI Collected		☐ Yes		☐ No