



Personal Financial Statement

Please contact us if you have any questions while completing this form. You may apply for a credit extension or financial accommodation individually or jointly with a co-applicant. This statement and any applicable supporting schedules 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 statements and schedules are required.

APPLICATION		
<i>Applicable boxes below are REQUIRED to be checked, and provided initial boxes MUST be filled out.</i>		
<input type="checkbox"/> Individual Credit – Relying on my income or assets	<input type="checkbox"/> Unsecured	
<input type="checkbox"/> Individual Credit – Relying on my income or assets and other sources	<input type="checkbox"/> Secured	
<input type="checkbox"/> Joint Credit		
Initials	Applicant Initials	Co-Applicant Initials

Purpose of Request
Requested Amount
Collateral

APPLICANT INFORMATION	
Name	
Date of Birth	SSN/ITIN
Address	
Home/Cell Phone	Work Phone
Email	Employer
Title	Years Employed

CO-APPLICANT INFORMATION	
Name	
Date of Birth	SSN/ITIN
Address	
Home/Cell Phone	Work Phone
Email	Employer
Title	Years Employed

SCHEDULE 1 – DUE FROM FRIENDS, RELATIVES & OTHERS

Bank / Debtor	Owed To	Collateral	Payment Amount	Maturity Date	Unpaid Balance
			/ mo		
			/ mo		
			/ mo		
TOTAL					

SCHEDULE 2 – MORTGAGE(S) AND CONTRACT(S) FOR DEED OWNED

Bank / Debtor	Property Type	1st or 2nd Lien	Owed To	Payment Amount	Unpaid Balance
				/ mo	
				/ mo	
				/ mo	
TOTAL					

SCHEDULE 3 – SECURITIES OWNED

Number of Shares	Listed / Unlisted	Description	Person Owned By	Cost	Present Market Value	Loans
TOTAL						

SCHEDULE 3 – RETIREMENT AND 401K

Number of Shares	Description	Person Owned By	Cost	Present Market Value	Loans
TOTAL					

SCHEDULE 4 – LIFE INSURANCE

Person Insured	Insurance Company	Beneficiary	Policy Face Value	Cash Value	Loans
TOTAL					

SCHEDULE 5 – HOMESTEAD			
Homestead		Cost	Year Acquired
Title in Name(s) of	Present Market Value	Unpaid Balance 1st Loan	Unpaid Balance 2nd Loan
		A	B
TOTAL			

SCHEDULE 5 – OTHER REAL ESTATE OWNED				
C	Address		Cost	Year Acquired
	Title in Name(s) of	Monthly Income	Present Market Value	Unpaid Balance
D	Address		Cost	Year Acquired
	Title in Name(s) of	Monthly Income	Present Market Value	Unpaid Balance
E	Address		Cost	Year Acquired
	Title in Name(s) of	Monthly Income	Present Market Value	Unpaid Balance
F	Address		Cost	Year Acquired
	Title in Name(s) of	Monthly Income	Present Market Value	Unpaid Balance
G	Address		Cost	Year Acquired
	Title in Name(s) of	Monthly Income	Present Market Value	Unpaid Balance
TOTAL				

Enter loan details below in Section 6 and include the total present market value and loans in Schedule 5. If additional lines are needed, attach an additional sheet.

SCHEDULE 6 – MORTGAGE(S) OR LIENS ON REAL ESTATE

	Bank / Debtor	Payment Amount	Interest Rate	Maturity Date	Unpaid Balance
A		/ mo			
B		/ mo			
C		/ mo			
D		/ mo			
E		/ mo			
F		/ mo			
G		/ mo			
TOTAL					

SCHEDULE 7 – NOTES AND INSTALLMENT CONTRACTS PAYABLE TO BANKS & OTHERS

Bank / Debtor	Address	Collateral or Unsecured	Payment Amount	Unpaid Balance
			/ mo	
			/ mo	
			/ mo	
			/ mo	
			/ mo	
TOTAL				

DATE

ASSETS	AMOUNT
Cash at Drake Bank	
Cash at Other Banks (Detail)	
SCHEDULE 1	
Due from Friends, Relatives & Others	
SCHEDULE 2	
Mortgage(s) & Contracts for Deed Owned	
SCHEDULE 3	
Securities Owned	

LIABILITIES	AMOUNT
SCHEDULE 7	
Notes and Installments Payable to Banks and Others	
Owed to Department Stores, Credit Cards, and Others	
Income Taxes Payable	
Other Taxes Payable	
SCHEDULE 3	
Loans on Securities	
Loans on Retirement/401k Accounts	
SCHEDULE 4	
Loans on Life Insurance	

ASSETS	AMOUNT
Retirement/401k Accounts	
SCHEDULE 4	
Cash Surrender Value of Life Insurance	
SCHEDULE 5	
Homestead	
Other Real Estate Owned	
SCHEDULE 5	
Automobiles (total amount)	
Personal Property	
Other Assets (Detail)	
TOTAL	

LIABILITIES	AMOUNT	
SCHEDULE 5		
Mortgage(s) on Homestead		
Mortgage(s) or Liens on other Real Estate		
SCHEDULE 5		
Automobile Loans (total amount)		
Other Liabilities		
Child Support		
TOTAL LIABILITIES		
NET WORTH (Total Assets Minus Total Liabilities)		
TOTAL		

ANNUAL INCOME	APPLICANT	CO-APPLICANT	CONTINGENT LIABILITIES	AMOUNT
Salary				
Commission				
Rentals				
Other				
Other				
Alimony, child support, or maintenance (Not required unless you want this considered as income)				
TOTAL INCOME			TOTAL CONTINGENT LIABILITIES	

DECLARATIONS	APPLICANT		CO-APPLICANT	
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 shown?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you made 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
Marital Status <i>(only answer if this financial statement is provided in connection with a request for secured credit or the applicant is seeking a joint account with a spouse)</i>	<input type="checkbox"/> Married		<input type="checkbox"/> Married	
	<input type="checkbox"/> Separated		<input type="checkbox"/> Separated	
	<input type="checkbox"/> Unmarried		<input type="checkbox"/> Unmarried	
<i>*Unmarried includes single, divorced, widowed</i>				

Accountant / CPA	Name	Firm
Lawyer	Name	Firm
Financial Planner / Broker	Name	Firm

THE UNDERSIGNED CERTIFIES THAT THE INFORMATION CONTAINED ON THIS FORM AND ANY ATTACHMENTS HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS. We certify that everything I/we have stated in this form and on any attachment is true and correct and fairly shows my/our financial condition. You may keep this application whether or not it is approved. By signing below, I/we authorize you to check my/our credit, employment history, or any other information contained herein. I/we understand that I/we must update this credit information at your request and if my/our financial condition changes.

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.

Applicant Signature

Date

Co-Applicant Signature

Date

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

BANK USE ONLY					
Date Application Received			Received By		
Received via	<input type="checkbox"/> Phone <i>(sign verification box)</i>	<input type="checkbox"/> Fax	<input type="checkbox"/> Email	<input type="checkbox"/> In Person	<input type="checkbox"/> Mail
Phone Application Verification Signature* <i>(by signing, Banker certifies that a signed, full application is on file)</i>					
HDMA	<input type="checkbox"/> Yes	<input type="checkbox"/> Not Applicable	GMI Collected	<input type="checkbox"/> Yes	<input type="checkbox"/> No

IMPORTANT NOTICE

COMPLETE THIS SECTION ONLY IF THE LOAN PURPOSE IS A
HOME PURCHASE, HOME IMPROVEMENT OR REFINANCE

REQUEST FOR INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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.

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	