

BANK

PERSONAL AIRCRAFT LOAN PROCESS

FILL OUT AND COLLECT THESE PIECES OF INFORMATION

- ✓ BANK Application Form
- ✓ Personal Financial Statement
- ✓ Debt/Payment schedule with detailed information if not included on the balance sheet being provided
- ✓ Three years Federal Tax Returns including schedules
- ✓ Current Pay stub
- ✓ Aircraft Specifications and Purchase Agreement (if applicable)

SEND YOUR APPLICATION INFORMATION TO BANK:

- **Secure Upload to:** <https://www.bank.bank/file-upload>
- **Email to:** Aircraft.Financing@bank.bank (less than 20MB)
- **Fax to:** 319.753.2370 (converts to secure, electronic file)
- **Overnight/Mail to:** BANK, 1403 S. Roosevelt Ave, Burlington, Iowa 52601

THE UNDERWRITING PROCESS

- Upon receipt of your application, we will contact you to confirm receipt.
- After our initial review, we may contact you with questions that arise and to request any missing items.
- At completion of the underwriting process, BANK will issue a formal Approval Letter with the rates/terms and any additional conditions prior to closing.

CLOSING

- If loan is approved, a BANK loan officer will assist with the closing process by ordering the title search and valuation. We will also help assist in coordinating other pieces of necessary information relating to closing.

Important Information to Applicant(s). 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 applies for a loan or opens an account.

What this means for you: When you apply for a loan or 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 or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Read each instruction carefully before completing this form.

Type of Application	Type of Requested Credit
Check only ONE of the following:	Application Date:
Individual Credit - you are relying solely on your income or assets	Purchase, Refi, or Refi-Cashout?
OR	Loan Purpose:
Joint Credit - by checking and initialing below, you intend to apply for 'joint credit'	Loan Amount:
	Rate:
Applicant initials _____	Loan Term (months):
Joint Applicant initials _____	

Aircraft Information				
Make/Model:	Purchase Price:	N/Number/Serial Number:	Equipment/Avionics:	Hours:

Applicant	Applicant Information	Joint Applicant or Other Party
Full Name	Full Name	Full Name
Date of Birth	Date of Birth	Date of Birth
Social Security Number	Social Security Number	Social Security Number
Primary Phone Number	Primary Phone Number	Primary Phone Number
Secondary Phone	Secondary Phone	Secondary Phone
Email Address	Email Address	Email Address
Mailing Address	Mailing Address	Mailing Address

Nearest Relative (not living with you)	Nearest Relative (not living with you)
Name:	Name:
Telephone:	Telephone:
Your Relationship to BANK (or our affiliate) - Check One	Your Relationship to BANK (or our affiliate) - Check One
_____ None	_____ None
_____ Employee	_____ Employee
_____ Insider (shareholder, director, officer)	_____ Insider (shareholder, director, officer)

Applicant	Marital Status	Joint Applicant or Other Party
Leave Blank Unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment	Leave Blank Unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment	Leave Blank Unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment
_____ Married (as defined by state laws: incl domestic partnership, civil union)	_____ Married (as defined by state laws: incl domestic partnership, civil union)	_____ Married (as defined by state laws: incl domestic partnership, civil union)
_____ Unmarried (including single, divorced, widowed)	_____ Unmarried (including single, divorced, widowed)	_____ Unmarried (including single, divorced, widowed)

Applicant	Employment Information	Joint Applicant or Other Party
Employer/Self Employed #1	Employer/Self Employed #1	
Employer Name: _____	Employer Name: _____	
Address: _____	Address: _____	
Manager _____	Manager _____	
Phone: _____	Phone: _____	
Gross Monthly Salary: _____	Gross Monthly Salary: _____	
Position/Title: _____	Position/Title: _____	
Years at Company: _____	Years at Company: _____	

Applicant	Employment Information	Joint Applicant or Other Party
Employer/Self Employed #2	Employer/Self Employed #2	
Employer Name: _____	Employer Name: _____	
Address: _____	Address: _____	
Manager _____	Manager _____	
Phone: _____	Phone: _____	
Gross Monthly Salary: _____	Gross Monthly Salary: _____	
Position/Title: _____	Position/Title: _____	
Years at Company: _____	Years at Company: _____	

Applicant	Other Income	Joint Applicant or Other Party	
Alimony, Child Support, or Separate maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.		Alimony, Child Support, or Separate maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.	
Alimony, child support, separate maintenance received under (list amount received if applicable):		Alimony, child support, separate maintenance received under (list amount received if applicable):	
_____ Court Order	_____ Court Order		
_____ Written Agreement	_____ Written Agreement		
_____ Oral Understanding	_____ Oral Understanding		
Other Income Description _____	Other Income Description _____		
Per Month \$ _____	Per Month \$ _____		
Is any income listed previously likely to be reduced before credit is paid off?	Is any income listed previously likely to be reduced before credit is paid off?		
_____ No	_____ No		
_____ Yes	_____ Yes		
Details: _____	Details: _____		

Applicant	Other Obligations		Joint Applicant or Other Party
Yes No	Are you a co-maker, endorser, cosigner, surety, or guarantor on any loan, contract or other obligation?	Yes No	
If Yes, Amount: _____		If Yes, Amount: _____	
To Whom: _____		To Whom: _____	
Yes No	Are there any unsatisfied judgments against you?	Yes No	
If Yes, Amount: _____		If Yes, Amount: _____	
To Whom: _____		To Whom: _____	
Yes No	Have you been declared bankrupt in the last 10 years?	Yes No	
If Yes, Amount: _____		If Yes, Amount: _____	
To Whom: _____		To Whom: _____	
Yes No	Are you obligated to make alimony, support, or maintenance payments?	Yes No	
If Yes, Amount: _____		If Yes, Amount: _____	
To Whom: _____		To Whom: _____	

Notices

California Residents. Each applicant, if married, may apply for a separate account.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes

§ 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.

For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

Certifications, Authorizations and Signatures

You **certify** that everything you have stated in this credit application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this credit application if either your financial condition materially changes, or we make a request to you orally or in writing. You understand that we will retain this credit application whether it is approved.

You **authorize** us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions they may ask us about our credit experience with you.

You **authorize** us to contact you using any of your telephone numbers - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

Electronic Signature. If checked, you further agree that you have signed this Credit Application with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire Credit Application and notices before you signed it. You received a paper copy of this Credit Application after it was signed. You understand that this Credit Application is in the electronic form that we will keep. We may rely on, and enforce, this Credit Application in the electronic form or as a paper version of the electronic form.

Applicant Signature

Date

Joint Applicant Signature

Date

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, et seq.

BANK

Personal Financial Statement

Assets		Liabilities	
Type of Asset	Amount	Type of Liability	Amount
Cash/Checking/Savings (Schedule A)		Accounts Payable	
Accounts/Contract Receivable(Schedule B)			
		Notes Payable in Next 12 Months	
Vehicles			
Machinery & Equipment		Line(s) of Credit	
		Total Credit Cards	
Real Estate Owned (Schedule C)		Intermediate Term Debt (Schedule F)	
Land (Schedule C)			
Retirement/Other Investments (Schedule D)		Long Term Debt (Schedule F)	
Other Long Term Assets			
Business Interests (Schedule E)		Debt to Other's you have guaranteed/co-signed (Schedule G)	
Total Assets		Total Liabilities	
		Net Worth	
		(Total Assets less Total Liabilities)	

The following information is being presented to BANK for a credit extension, loan, or other financial accommodation. I may apply alone or together with a co-applicant. If I apply with a co-applicant and our combined assets and debts can meaningfully and fairly be presented together, both applicants may complete this required statement and provide any supporting schedules jointly as required by BANK.

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein.

Applicant Signature

Date

Co-Applicant Signature

Date

Schedule A - Checking/Savings			
Bank Name	Type of Account	Account Holder (s)	Account Balance

Schedule B - Accounts/Contracts Receivable				
Name of Payer	Collateral (if applicable)	Maturity Date	Payment Amount/Terms (Monthly/Annual)	Account Balance

Schedule C - Real Estate Owned				
Address of Property	Owner(s) of Property	Purpose of Property	Market Value	Monthly Income (if any)

Schedule D - Retirement / Other Investments		
Description	Account Holder (s)	Present Value

Schedule E - Business Interests		
Business/Entity Name	Percentage Owned	Market Value

Schedule F - Intermediate and Long Term Debts					
Creditor	Original Balance	Current Balance	Interest Rate	Collateral (Property Address)	Monthly Payment

Schedule G - Debt to other's that you have guaranteed or co-signed (Both Intermediate and Long Term)					
Creditor	Other Person or Business	Current Balance	Interest Rate	Collateral (Property Address)	Monthly Payment