

CONSUMER CREDIT APPLICATION

IMPORTANT : Please read directions before completing this application

Type of Account Requested



Individual We Intend to apply for joint credit _____
 Joint (Please initial) Applicant _____ Co-Applicant _____

FOR OFFICE USE ONLY		
RATE	MONTHLY PMT	TERM

AMOUNT REQUESTED: \$	PURPOSE OF LOAN:
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SECTION A APPLICANT INFORMATION

Complete the Applicant information section for the first Applicant. If the Applicant is married he/she may apply for individual credit.

FULL NAME		DATE OF BIRTH	SOCIAL SECURITY NUMBER	
PRESENT STREET ADDRESS	CITY, STATE	ZIP	HOW LONG THERE	PHONE NUMBER
PREVIOUS STREET ADDRESS	CITY, STATE	ZIP	HOW LONG THERE	YEARS OF EDUCATION
MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (INCLUDING SINGLE, DIVORCED, & WIDOWED) <input type="checkbox"/>			DEPENDENTS (NOT LISTED BY CO-APPLICANT)	
NAME AND ADDRESS OF CURRENT EMPLOYER				PHONE NUMBER
TITLE / POSITION	HOW LONG THERE	GROSS SALARY \$ PER	ARE YOU A US CITIZEN Yes No	PERMANENT RESIDENT ALIEN Yes No
NAME AND ADDRESS OF PREVIOUS EMPLOYER				HOW LONG THERE
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF THE BORROWER OR CO-BORROWER DOES NOT CHOOSE TO HAVE IT CONSIDERED FOR REPAYING THIS LOAN				
OTHER INCOME SOURCE (EXPLAIN)			AMOUNT PER MONTH \$	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU				RELATIONSHIP

SECTION B CO - APPLICANT INFORMATION

(a) If you are applying for joint credit or will be permitted to use the account complete section B as a Borrower. (b) if the Applicant is applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person on whose alimony, support or maintenance payments or income or assets you are relying. (c) Mark the appropriate box to indicate whether the Co-Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity.

		Borrower	Cosigner	Guarantor	Grantor	Other
FULL NAME						
PRESENT STREET ADDRESS	CITY, STATE	ZIP	HOW LONG THERE	PHONE NUMBER		
PREVIOUS STREET ADDRESS	CITY, STATE	ZIP	HOW LONG THERE	YEARS OF EDUCATION		
MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (INCLUDING SINGLE, DIVORCED, & WIDOWED) <input type="checkbox"/>			DEPENDENTS (NOT LISTED BY APPLICANT)			
NAME AND ADDRESS OF CURRENT EMPLOYER					PHONE NUMBER	
TITLE / POSITION	HOW LONG THERE	NET SALARY \$ PER	ARE YOU A US CITIZEN Yes No	PERMANENT RESIDENT ALIEN Yes No		
NAME AND ADDRESS OF PREVIOUS EMPLOYER					HOW LONG THERE	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF THE BORROWER OR CO-BORROWER DOES NOT CHOOSE TO HAVE IT CONSIDERED FOR REPAYING THIS LOAN						
OTHER INCOME SOURCE (EXPLAIN)					AMOUNT PER MONTH \$	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU					RELATIONSHIP	

SECTION C SECURED CREDIT Briefly describe the property to be given as security

SECTION D

ASSET AND DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Co-Applicant

HOME

RENTING OWN OR BUYING	LANDLORD OR MORTGAGE HOLDER	PUR. PRICE \$	RENT OR MTG. PYMT. INCLUDING TAXES & INS. \$	BALANCE OWED ON 1ST MTG \$
		DOWN PMT \$		

ASSETS AND LIABILITIES

This statement and any applicable supporting schedules may be completed joint by both married and unmarried Co-Applicant if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined bases; otherwise separate statements and schedules are required. If the Co-Applicant section was completed about a spouse, this statement and supporting schedules must be completed about that spouse also.

Completed: Jointly Not Jointly

ASSETS		CASH OR MARKET VALUE	Liabilities and Pledged Assets: List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use another sheet if necessary. Use a (*) for those liabilities which will be satisfied upon approval of loan.		
LIST CHECKING AND SAVINGS ACCOUNTS BELOW			LIABILITIES	MONTHLY PYMT & MOS. LEFT TO PAY	UNPAID BALANCE
NAME AND ADDRESS OF BANK, S&L, OR CREDIT UNION			NAME AND ADDRESS OF COMPANY	\$PYMT/MON	\$
ACCT NO.	\$		ACCT. NO.		
NAME AND ADDRESS OF BANK, S&L, OR CREDIT UNION			NAME AND ADDRESS OF COMPANY	\$PYMT/MON	\$
ACCT NO.	\$		ACCT. NO.		
NAME AND ADDRESS OF BANK, S&L, OR CREDIT UNION			NAME AND ADDRESS OF COMPANY	\$PYMT/MON	\$
ACCT NO.	\$		ACCT. NO.		
STOCKS & BONDS (CO. NAME/NUMBER & DESCRIPTION)	\$		NAME AND ADDRESS OF COMPANY	\$PYMT/MON	\$
			ACCT. NO.		
LIFE INSURANCE NET CASH VALUE	\$		NAME AND ADDRESS OF COMPANY	\$PYMT/MON	\$
FACE AMOUNT \$			ACCT. NO.		
SUBTOTAL LIQUID ASSETS	\$		NAME AND ADDRESS OF COMPANY	\$PYMT/MON	\$
REAL ESTATE OWNED (ENTER MARKET VALUE)	\$		ACCT. NO.		
VESTED INTEREST IN RETIREMENT FUND	\$		NAME AND ADDRESS OF COMPANY	\$PYMT/MON	\$
AUTOMOBILES OWNED (MAKE & YEAR)			ACCT. NO.		
1	\$		ALIMONY/CHILD SUPPORT/SEPARATE MAINTENANCE PYMTS OWED TO:	\$	
2	\$				
3	\$		JOB RELATED EXPENSES (CHILD CARE, UNION DUES, ETC)	\$	
OTHER ASSETS (ITEMIZE)			TOTAL MONTHLY PAYMENTS	\$	
1	\$		NET WORTH (A MINUS B)	\$	TOTAL LIABILITIES b. \$
2	\$				
3	\$				
TOTAL ASSETS a.	\$				
ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOAN OR CONTRACT?	NO	YES	IF "YES" FOR WHOM	TO WHOM?	
ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU?	NO	YES	AMOUNT	IF "YES" TO WHOM OWED?	
HAVE YOU BEEN DECLARED BANKRUPT IN THE LAST 14 YEARS?	NO	YES	IF "YES" WHERE	YEAR	
HAVE YOU EVER COMPROMISED ANY DEBT?	NO	YES	IF "YES" TO WHOM?	YEAR	

NOTICE: As this is part of a loan application submitted and signed for the purpose of obtaining a loan/loans, I/we hereby authorize the Hardin County Savings Bank, HCSB, to make & obtain any and all inquiries deemed necessary for their advancement of credit to me. Therefore I/we authorize any person, organization, or corporation to provide personal & credit information to HCSB when so requested by said bank & hereby waive any & all claims or damage resulting from their so doing. A picture of this paragraph shall be deemed as authorization to provide information as requested. From time to time it is recognized that HCSB may/will receive inquiries regarding my/our credit, financial, or personal information. In order to facilitate any such transaction which may or may not result from such inquiries with information/records as deemed appropriate & I/We agree that said bank be held blameless for so doing & hereby waive any & all claims/damages resulting from their actions.

APPLICANT	DATE	CO-APPLICANT	DATE
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