

# CONSUMER CREDIT APPLICATION

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

<b>TYPE OF CREDIT REQUESTED</b> Secured      Unsecured Individual Credit – relying on my income or assets. Individual Credit – relying on my income or assets as well as income or assets from other sources. Joint Credit – We intend to apply for joint credit. (Initials) _____	<b>THE BANK OF KENTUCKY, INC</b> <b>FLORENCE, KENTUCKY 41042</b>	Date of Application _____ Amount \$ _____ How long _____ Payment Date Desired _____ Want to Repay      Monthly _____ Purpose _____ Acct. No. _____ Class _____
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## SECTION A – INDIVIDUAL APPLICANT INFORMATION

Name	Last	First	M.I	Birth Date	Tel No .	Soc. Sec. No.
Present Address	City			State	Zip	County How Long
Previous Address	City			State	Zip	County How Long
Have you applied for credit with us before?		No	Yes – When ?	No. Dep	Dep. Ages	
Name of Nearest relative Not Living With You			Relationship			
Address				Tel. No.		
Employer (Company Name & Address)						How Long
Bus. Tel.	Position/Title		How often Paid?		Take Home Salary Per Month \$	
Previous Employer (Company Name & Address)						How Long
<b>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.</b>						
Sources of other income			Alimony, child support, separate maintenance received under:	Court Order	Written Agreement	Oral Understanding
						Amount Per Month \$

## SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if : for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

Name	Last	First	M.I	Birth Date	Tel. No .	Soc. Sec. No.
Present Address	City			State	Zip	County How Long
Relationship To Applicant (If Any)						
Have you applied for credit with us before?		No	Yes-When?	No. Dep.	Dep. Ages	
Name of Nearest relative Not Living With You			Relationship			
Address				Tel. No.		
Employer(Company Name & Address)						How Long
Bus. Tel.	Position/Title		How often Paid?		Take Home Salary Per Month \$	
<b>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.</b>						
Sources of other income			Alimony, child support, separate maintenance received under:	Court Order	Written Agreement	Oral Understanding
						Amount Per Month \$

## SECTION C – MARTIAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state. (\*includes single, divorced and widowed)

Applicant   
  Married   
  Separated   
  Unmarried\*   
  Other Party   
  Married   
  Separated   
  Unmarried\*

## SECTION D – ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED ( Use separate sheet if necessary.) DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	VALUE
Checking Account Number(s) (where)		\$
Savings Account Number(s) (Where)		
Other Assets (describe)		
TOTAL ASSETS		\$

**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME THE ACCT. IS UNDER	ORIGINAL AMT.	PRESENT BAL.	MO. PMTS.
Landlord or Mortgage holder	Rent Payment Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
Automobiles(make, model, year)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable) :

Are you obligated to make Alimony, Support or Maintenance Payments?      No      Yes  
 If yes, to (Name & Address) \_\_\_\_\_ Amount Per Month \$ \_\_\_\_\_  
 Are you a comaker, endorser, or guarantor on any loan or contract?      No      Yes      if yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_  
 Are there any unsatisfied judgements against you?      No      Yes      if yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Have you been declared bankrupt in the last 10 years?      No      Yes, if yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

## SECTION E – SECURED CREDIT

**Complete only if credit is to be secured. Briefly describe the property to be given as security and indicate if others have an ownership interest.**

Property Description: \_\_\_\_\_  
 Names & Addresses of all co-owners of the property: \_\_\_\_\_  
 If the security is real estate, give the full name of your spouse(if any): \_\_\_\_\_  
**Signatures-** I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature

Date

Other Signature(Where Applicable)

Date

**DO NOT WRITE BELOW THIS LINE – CREDITOR WORK SHEET**

Date Application Received:	Approved By:	Approved By:	Security:
Received By:			

**TYPE OF LOAN -** Installment    Canadian Rollover    Balloon    Single Pay    Interest Only    Principal Reduction    Construction    Demand  
**ACCRUAL METHOD -** Actual 365    Actual 360    30/360    Precomputed:    Simple Rate \_\_\_\_\_    Add on Rate \_\_\_\_\_    Discount Rate \_\_\_\_\_    Split Rate  
**FUNDING DATE OF LOAN -** \_\_\_\_\_    **FIRST PAYMENT** \_\_\_\_\_    **PRINCIPAL \$** \_\_\_\_\_

MISCELLANEOUS FEES		PREPAID FINANCE CHARGES			Base Charge	
	In Cash	Financed		In Cash	Financed	
OFFICIALS	\$ _____	\$ _____	_____	\$ _____	\$ _____	\$ _____
PROPERTY INS.	\$ _____	\$ _____	_____	\$ _____	\$ _____	\$ _____
OTHER	\$ _____	\$ _____	_____	\$ _____	\$ _____	\$ _____
INTEREST RATE _____	POINTS _____	NUMBER OF MONTHS _____	NUMBER OF PAYMENTS A YEAR _____			

**CREDIT LIFE INSURANCE -** No Insurance    Single Life    Joint Life  
 Single Life & A & H    Joint Life & A & H    A & H Only

**IS INTEREST RATE VARIABLE?**  
 WILL CHANGE    Increase Payment Amount    Points \_\_\_\_\_    Base Rate \_\_\_\_\_  
 Increase Amount Due at Maturity    Above    Under    1. May change as often as \_\_\_\_\_  
 Increase Number of Payments    2. Changes in the index rate shall take effect \_\_\_\_\_  
 3. Rate Limitations: Maximum \_\_\_\_\_ Minimum \_\_\_\_\_  
 4. Post-Maturity Interest: \_\_\_\_\_

**MINIMUM INTEREST CHARGE - \$** \_\_\_\_\_

**CUSTOMER INFORMATION**  
 CONSUMER    BUSINESS    Purpose of Loan \_\_\_\_\_    BUSINESS    Business Purpose of Loan \_\_\_\_\_

Customer #1	Last	First	Business Name
Customer #2	Last	First	Signatory #1
Address			Title
State	Zip	Note Date	Signatory #2
Account #	Loan #	Renewal #	Title
			Address
			Street
			City
			State
			Zip
			Note Date
			Br #
			Off #
			Account #
			Loan #
			Renewal #

**COLLATERAL**    Unsecured    Auto/Property Perfected By Certificate Of Title    Mobile Home/Personal Property Residence    CD/Savings  
 Life insurance    Stock /Instruments Perfected By Possession    Equipment/Accounts Receivable/Inventory

**USE OF COLLATERAL:**    Personal    Business    Agriculture  
 COLLATERAL    Will    Will not    be purchased with proceeds of loan. If Yes, this is a Purchase Money Loan. If this is not a Purchase Money Loan ( or collateral is being taken in addition to that which is purchased)give a brief description of the other collateral

**ASSUMPTION -**    May    Cannot  
 PAY PROCEEDS TO - \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

**ANY ADDITIONAL FORMS WANTED?** \_\_\_\_\_  
 Employment Verification Applicant: Position \_\_\_\_\_ Salary \$ \_\_\_\_\_ Yrs. Employed \_\_\_\_\_ Source \_\_\_\_\_  
 Employment Verification Other Applicant: Position \_\_\_\_\_ Salary \$ \_\_\_\_\_ Yrs. Employed \_\_\_\_\_ Source \_\_\_\_\_  
 Comments: \_\_\_\_\_  
 Residence Verification:    Years \_\_\_\_\_    Comment \_\_\_\_\_

**CREDITOR Verification:**

Creditor and Who Provided Information	Date Started	Original Bal.	Present Bal.	Payment	Mos. Left to Pay	Comments

Total present balance of all outstanding debts.....\$ \_\_\_\_\_    **IS CAPACITY EVIDENT**    YES    NO  
 Total net monthly income from all sources.....\$ \_\_\_\_\_    Instructions for completion or reason for turn down: \_\_\_\_\_  
 Less rent or mortgage payments,  
 (include 2<sup>nd</sup> mortgage payments, taxes and insurance).....\$ \_\_\_\_\_  
     Subtotal.....\$ \_\_\_\_\_  
 Less payments on all debts not being consolidated.  
 (include monthly support payments).....\$ \_\_\_\_\_  
     Subtotal.....\$ \_\_\_\_\_  
 Less payment on this proposed loan.....\$ \_\_\_\_\_  
 Amount left for all living expenses.....\$ \_\_\_\_\_