

CONSUMER LOAN APPLICATION

Credit Requested Is: ☐ Home Equity Loan ☐ Collateral Secured Loan ☐ Personal Unsecured Loan		Account Requested: ☐ Individual ☐ Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial _____
Purpose of Credit Request		Applicant _____ Co-Applicant _____

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant		APPLICANT INFORMATION		Co-Applicant	
Applicant Role: ☐ Borrower ☐ Co-Signer ☐ Guarantor		Applicant Role: ☐ Borrower ☐ Co-Signer ☐ Guarantor			
Applicant Name (include Jr. or Sr. if applicable)		Co-Applicant Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Email Address		Email Address			
☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Applicant) no. ages		☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) no. ages	
Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Resident Alien		Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Resident Alien			
Present Address (street, city, state, ZIP) since		Present Address (street, city, state, ZIP) since			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, ZIP) from		to		Former Address (street, city, state, ZIP) from	
				to	

Applicant		EMPLOYMENT / INCOME INFORMATION		Co-Applicant	
Name & Address of Employer ☐ Self Employed		Yrs. on this job		Name & Address of Employer ☐ Self Employed	
		☐ Full time			
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
				Business Phone (incl. area code)	
Gross Monthly Income \$				Gross Monthly Income \$	
Name & Address of Employer ☐ Self Employed		Dates from to		Name & Address of Employer ☐ Self Employed	
				Dates from to	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
				Business Phone (incl. area code)	
Name & Address of Employer ☐ Self Employed		Dates from to		Name & Address of Employer ☐ Self Employed	
				Dates from to	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
				Business Phone (incl. area code)	

NOTICE: 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.

Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$

HOUSING INFORMATION			
☐ Own ☐ Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____	_____	X _____	_____
Applicant	Date	Co-Applicant	Date

ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:

Application Number:

Assets		Liabilities		
Checking and Savings Accounts		Name and Address of Creditor		
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Stocks and Bonds Assets		Name & Address of Company	Payment	Balance
Number	Description			
	Cash or Market Value			
	\$			
	\$			
	\$	Acct. No.	\$	\$
	\$	Name & Address of Company	Payment	Balance
	\$			
Life Insurance - Face Value	\$			
Real Estate Owned Assets	\$			
Vested Interest in Retirement Funds	\$			
Net Worth of Business Owned	\$	Acct. No.	\$	\$
Automobiles Owned:		Name & Address of Company	Payment	Balance
Year	Make and Model			
	\$			
	\$			
	\$	Acct. No.	\$	\$
	\$	Name & Address of Company	Payment	Balance
Other Assets Owned:				
Description	Cash or Market Value			
	\$			
	\$	Acct. No.	\$	\$
	\$	Alimony/Child Support/Separate Maintenance Owed to	\$	
	\$			
	\$	Job Related Expense	\$	
	\$			
LIQUID ASSETS		TOTAL MONTHLY PAYMENTS		\$
TOTAL ASSETS		TOTAL LIABILITIES		\$
NET WORTH				

*** indicates obligations satisfied at or before loan closing.

REFERENCES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:

Application Number:

Applicant		PERSONAL REFERENCES		Co-Applicant	
Name	Relationship	Name	Relationship	Name	Relationship
Address	Phone	Address	Phone	Address	Phone
Name	Relationship	Name	Relationship	Name	Relationship
Address	Phone	Address	Phone	Address	Phone
Name	Relationship	Name	Relationship	Name	Relationship
Address	Phone	Address	Phone	Address	Phone

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

First Robinson Savings Bank, N.A.
First Vincennes Savings Bank
615 Kimmel Road
Vincennes, IN 47591

IMPORTANT

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY
READ IT AND UNDERSTAND ITS CONTENT**

Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

X

Applicant

Date