

# HSB PROTECT APPLICATION

(Open-end Credit Loan application)

Check  Individual Credit Line – relying solely on my income  Joint Credit Line – We intend to apply for joint credit. **(initials)** \_\_\_\_\_  
One:  Individual Credit Line – relying on my income as well as income from other sources

Applicant Name: \_\_\_\_\_ Checking Account # \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Name, Address, Phone # of nearest relative not living with you: \_\_\_\_\_

Present Employer: \_\_\_\_\_

Position: \_\_\_\_\_

Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Monthly Gross Income: \$ \_\_\_\_\_

Other Income & Source: \$ \_\_\_\_\_ From \_\_\_\_\_

**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.**

Payments: Mortgage or Rent \$ \_\_\_\_\_ Vehicle \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

Co-Applicant: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Name, Address, Phone # of nearest relative not living with you: \_\_\_\_\_

Present Employer: \_\_\_\_\_

Position: \_\_\_\_\_

Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Monthly Gross Income: \$ \_\_\_\_\_

Other Income & Source: \$ \_\_\_\_\_ From \_\_\_\_\_

**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.**

Payments: Mortgage or Rent \$ \_\_\_\_\_ Vehicle \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

I certify that everything I have stated in this application is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lenders request or if my financial condition changes.

Applicant: \_\_\_\_\_ (Signature & Date) Co-Applicant: \_\_\_\_\_ (Signature & Date)

## Bank Use Only:

Total Gross Mo Income \$ \_\_\_\_\_

Total Mo Payments \$ \_\_\_\_\_

Debt-To-Income ratio \_\_\_\_\_ %

Score: \_\_\_\_\_

Applicant Beacon \_\_\_\_\_

Co-Applicant Beacon \_\_\_\_\_ (Avg – Joint) \_\_\_\_\_

Score: \_\_\_\_\_

Total Score: \_\_\_\_\_

Rate: Prime + \_\_\_\_\_

Maximum Line: \$ \_\_\_\_\_