

How to Apply

To apply for the new loan program, contact a representative from one of the local financial institutions listed.

Realizing Your Needs

The Hardin County Chamber & Business Alliance is dedicated to helping you with all your business needs and dreams. Please contact us or your participating institution for details.



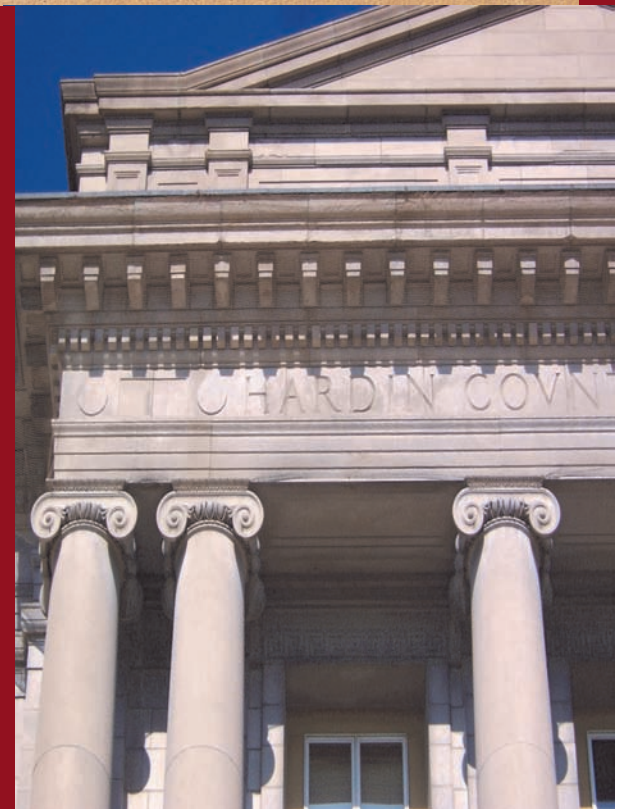
Hardin County Chamber & Business Alliance

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Hardin County Building Improvement Loan Fund

Hardin County Chamber &
Business Alliance



What is the purpose of the Hardin County Building Improvement Loan Program?

The purpose of the program is to encourage and facilitate development in the downtown areas of Hardin County's villages and the City of Kenton.

Goal and Objectives

This purpose will be accomplished by providing easy to access, low cost loan funds to qualified property owners or business tenants who wish to make investments in the structure/appearance of buildings/properties they own or occupy.

Details of the Program:

Loans are available for downtown building owners who would like to improve the structure or appearance of their buildings.

- * Minimum loan amount is \$2,500 with the maximum loan of \$25,000 per borrower
- * Loan rate is fixed for the term of the loan. Loan rate will be based on Prime Rate with a floor of 5%
- * Loan payments will be made monthly for 60 months
- * There will be only one loan, at any specific time, per building
- * Loan requirements for collateral and personal signatures/ guarantees will be determined by consent of the approval of the Loan Review Committee
- * Other area business owners and buildings (not located in a downtown area) may be considered by the Committee based on the impact the business may have on downtown prosperity and/or the Hardin County Building Improvement Loan Fund available balance



Participating Banks:

Community First Bank
First Citizens National Bank
Quest Credit Union
Home Savings & Loan Co.
Liberty National Bank