



www.mypoolloan.com / www.myprojectloan.com
Loan Application

AMS Application and Information Package 2013

Thank you for Choosing AMS for you lending needs!

Included in this package you will find:

How it Works

Program and Product Details

FAQ's

Full Loan Application (required to move forward)

Please take a minute to review the package prior to calling, it should answer most questions you may have. We cannot give quotes over the phone.

Otherwise if you have any questions please feel free to contact me at any time.

Stewart Spyker

Dealer Services/ Account Executive

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Please write name and phone # on reverse if faxing it in

Thank You – You will receive a Quote VIA Email within 24 Hours



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How it Works:

1. **We Do Not Pull Credit Immediately** – 99% of our customers monitor their credit, so we ask that you fill out the complete loan application, listing your credit scores and other data and return the form to us.
If you do not know your credit score you may inquire at [GET YOUR FREE CREDIT SCORE HERE](#)
2. **Analyzing your Data** – In order to give you an accurate quote we ask that you present your most accurate data to us. At this time we need you to complete the comprehensive long form application in order to move to the next step of the process. Once we receive that data, we will review it. We will look for opportunities using collateral based and unsecured loans. Our team looks for the best program for your specific situation.
3. **Giving You the Best Rate**- within 24 Hours we will return a quote to you VIA email. At that time you may review and decide if the quote presented is right for you and your family.
4. **Fast and Efficient** – If you decide you want to proceed, you would return the documents attached to the quote to begin the formal process. Most loans close within 3-15 business days.
5. **Your Money**- The check is made out to you, and is usually sent through the mail. You will be responsible for paying your contractor.

It is that easy... Also be sure to review our F.A.Q's if you have any other questions.

We Do Loans in Every State

24Hrs for Quote

We Work with any Dealer

We Have over 52 Products Available to Match Most Needs

Unsecured (no equity) Loans

Secured Loans

Business Loans

Mortgage

We Cannot Give Quotes without a completed & returned application

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Available Product Details

Rates

Unsecured (No Equity Required) - 5.99% - 14.99%

Secured (Using Real Estate) - 3.25% - 6.25%

Loan Amounts

Unsecured – Up to 100K

Secured – Uncapped

Current Programs

Unsecured	3/5/7/10/15 Year Fixed
Secured	3/5/10/15 Year Fixed
Home Improvement Loan	30 Year Fixed / 15 Year Fixed
Mortgage 1 st	15 Year Fixed / 30 Year Fixed
Mortgage 2 nd	15 Year Fixed

None of our programs have a prepayment penalty. You may always pay your loan off at any time.

We evaluate your profile; we look at all aspects, and present you with the best available option.

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F.A.Q: Frequently Asked Questions

Can I call in and just get a quote?

While we encourage any of our clients to call us with questions, our process is designed to give you the most accurate information. Each individual borrower is unique in their financial situation. We strive to give each person the individual attention and customer service we are known for. Unfortunately we cannot give quotes based solely on credit scores. We do not pull credit initially and we want to provide each customer with a realistic rate, term, and max loan amount but we cannot do that without understanding our client's individual situation. This is why the long form loan application is so important.

Who is AMS Financial?

Serving over 15,000 home improvement contractor/dealer partners since 2004 and many thousands of consumers direct. We wrote the book on Home improvement finance- literally- AMS Financial has been featured as industry experts in *Replacement Contractor Magazine* 9/2011 , *Aqua Magazine*- 6/2011, *Pool & Spa News* to name a few.

Why does AMS not pull Credit Initially?

AMS knows that in the current credit environment most consumers monitor their own credit, so we do not pull credit initially; we ask you for your credit score. This plus your liabilities allows us to give you a realistic idea of what products that fit before having your credit pulled. Most loans are based on other factors along with credit. We at AMS believe that a good loan officer understands underwriting and market conditions and can provide our clients with a realistic idea of rate and payment initially without pulling credit based on the weight of the information provided. We give our clients a "Free Look" at what we can do for you, with no commitment. It prevents the client from being misled and allows them to make an informative decision based on facts.

What if I don't know my Credit Score?

That's ok too. You may use this link: [GET YOUR FREE CREDIT SCORE HERE](#)

Or go to one of the many credit reporting agencies available online. Having our clients know their own credit score prevents them from having numerous credit inquiries which result in the score lowering. When you check your own scores directly it does not count as a credit inquiry.

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What is the minimum Credit Score?

Our minimum credit score requirement is 640 for Mortgage, Secured, Unsecured, and Business.

Does AMS pull Credit?

Once we present the borrower with a scenario and the borrower agrees to our release credit will be pulled. Our estimates are based on the score and information the borrower provides. AMS has an extremely high closing ratio.

Why Does AMS Request My SSN if they do Not Pull Credit?

In an effort to stream line the process, we try to gather as much information initially as possible so that if the client chooses to proceed we do not have to contact the client repeatedly asking for missing information.

Why does AMS have so many products?

AMS understands that each borrower has different circumstances; by offering different products we have the ability to find the product available that is most suited for him/ her.

What happens when we send in our initial application?

Once we receive the initial application, our team goes to work. We look at every aspect of the borrower from a financial standpoint. We take in the account if the borrower has the ability to use equity, obtain an unsecured loan, or even pulling money out of an existing business. We do this in 24 hours and provide our clients with all of the options available; giving them the information they need to make the right decision.

If I decide I like the product what then?

At that point, when you return the paperwork we begin the full application process which will result in a credit pull and we then request supporting documentation such as ID, Paystubs, and Tax returns.

Is there an application fee?

NO, NEVER

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Contractor / Dealer Information

Name: _____ Email: _____

Phone: _____

Amount Requested: \$	WE DO NOT PULL CREDIT INITIALLY
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Borrower Information

Co- Borrower Information

Name:	Name:
Email:	Email:
Address:	Address:
City: ST: ZIP:	City: ST: ZIP:
Years at Address:	Years at Address:
Date of Purchase/ Refi:	Date of Purchase/ Refi:
Current Loan Balance: \$	Current Loan Balance: \$
Phone:	Phone:
Cell:	Cell:

Borrower / Co- Borrower Questionnaire

Have you ever filed for Bankruptcy?	Y	N	Have you missed any payments in the last 2 years? Date:	Y	N
Date:					
Have you ever had anything repossessed?	Y	N	Do you have any past due Bills?	Y	N
Do you have any loans which will be paid off in the next 11 months?	Y	N	Do you pay child support or alimony?	Y	N
Is the Borrower Currently on the title of the home?	Y	N	Is the Co- Borrower Currently on the title of the home?	Y	N

Affiliation (Check any that apply)

<input type="checkbox"/> Military Retired	<input type="checkbox"/> Father Military	<input type="checkbox"/> Dep. of Homeland Security
<input type="checkbox"/> Currently Serving	<input type="checkbox"/> Mother Military	<input type="checkbox"/> Dept. of Justice
<input type="checkbox"/> DOD Contractor	<input type="checkbox"/> Children Military	<input type="checkbox"/> NASA
<input type="checkbox"/> DOD Contractor Retired	<input type="checkbox"/> Brother / Sister Military	<input type="checkbox"/> Other:

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Employment Information Borrower

Employment Information Co- Borrower

Employer:	Position:	Employer:	Position:
Salary: (Gross Monthly)	\$	Salary: (Gross Monthly)	\$
Years:		Years:	
Other Income:	\$	Other Income:	\$
Work Phone:		Work Phone:	

Credit Information Borrower

Credit Information Co- Borrower

SSN:	SSN:
DOB:	DOB:
<i>Estimated Scores (no initial credit pull by us)</i>	<i>Estimated Scores (no initial credit pull by us)</i>
Experian Score:	Experian Score:
Transunion Score:	Transunion Score:
Equifax Score:	Equifax Score:
Date of Last Inquiry :	Date of Last Inquiry :

Liabilities

Monthly Payments / Balance

Mortgage 1 st :	/
Mortgage 2 nd :	/
Auto:	/
Auto:	/
Credit Card:	/
Credit Card:	/
Credit Card:	/
Other:	/
Assets	
Checking :	Savings:
CD:	CD:
Stocks:	Annuity:
401K:	Money Market:
IRA:	Other:

By signing this application you promise that all information is true and complete. You also certify that you have revealed any pending lawsuits or unpaid judgments against you. You intend the seller and/or assignee to rely upon these certifications in deciding whether to extend credit to you. You authorize a full investigation of your credit record and your employment history. You also authorize the seller and/or assignee to release information about your credit experience with them.

Signature of Borrower _____ Date _____

Signature of Co- Borrower _____ Date _____

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