

PERSONAL LOAN

Borrowers are requested to submit all the supporting documents along with the loan application, as incomplete documents will not be processed and submitted to the loan committee for decision purposes.

Listed below are the requirements for personal loan applications based on the amount of loan requested.

Loan Amount	Maximum Loan Term	Legal Status Requirement	Adjusted Gross Income	Interest Rate	Credit Score	Processing Fee	Guarantor(s) Required	Guarantor Immigration Status	Guarantor credit	Debt Ratio
Up to \$5,000	Up to 60 months		Tel. Verification or Pay Stub	8.99% - 15.99%		\$25.00	One	Permanent resident or Citizen		50%
Up to \$10,000	Up to 60 months		Tel. Verification or Pay Stub	8.99% - 15.99%		\$50.00	Two	One permanent resident or citizen		50%
		Borrower GC or Citizen	Tax Return or W2			\$50.00	One	One permanent resident or citizen	Guarantor must have 650 with 3 years of credit	50%
Up to \$15,000	Up to 60 months		Tax Return or W2, telephone verification, pay stub	8.99% - 15.99%		\$50.00	Two	One permanent resident or citizen		50%
		Borrower GC or Citizen	Tax Return or W2			\$50.00	One	One permanent resident or citizen	Guarantor must have 650 with 3 years of credit	50%
Up to \$20,000	Up to 60 months	L1/E2/Work Permit/Permanent Resident/Citizen	Copy of Tax Return or W2	8.99% - 15.99%	625 with 3 years of credit	\$100.00	Two	One or two permanent resident or citizen based on borrower legal status		50%
		Borrower GC or Citizen	Tax Return or W2		650 with 3 years of credit	\$100.00	One	One permanent resident or citizen	Guarantor must have 650 with 3 years of credit	50%
Up to \$25,000	Up to 72 months	L1/E2/Work Permit/Permanent Resident/Citizen	Last two years Average AGI at least \$36,000	8.99% - 15.99%	625 with 3 years of credit	\$100.00	Two	One or two permanent resident or citizen based on borrower legal status		55%
		Borrower GC or Citizen	Last two years Average AGI at least \$40,000		650 with 3 years of credit	\$100.00	One	One permanent resident or citizen	Guarantor must have 650 with 3 years of credit	55%
Up to \$35,000	Up to 72 months	L1/E2/Work Permit/Permanent Resident/Citizen	Last two years Average AGI at least \$45,000	8.99% - 15.99%	650 with 3 years of credit	\$125.00	Two	One or two permanent resident or citizen based on borrower legal status		55%
		Borrower GC or Citizen	Last two years Average AGI at least \$50,000		680 with 3 years of credit	\$125.00	One	One permanent resident or citizen	Guarantor must have 680 with 3 years of credit	55%
Up to \$49,900	Up to 72 months	L1/E2/Work Permit/Permanent Resident/Citizen	Last two years Average AGI at least \$60,000	7.99% - 14.99%	650 with 3 years of credit	\$150.00	Two	One or two permanent resident or citizen based on borrower legal status		55%
		Borrower GC or Citizen	Last two years Average AGI at least \$70,000		680 with 3 years of credit	\$150.00	One	One permanent resident or citizen	Guarantor must have 680 with 3 years of credit	55%

Note: All loan approvals will be subject to credit qualification, debt ratio requirement and financial strength of the borrower and guarantors.