



SIGNATURE 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

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

Loan Amount	Maximum Loan Term	Immigration Status Requirement	Adjusted Gross Income	Years of Tax return Req'd	Net Worth Required	Interest Rate	Processing Fee	Credit Score	Debt Ratio
up to \$5,000	up to 60 months	Permanent Resident/ Citizen		Pay Stub of \$3,000 per month with corresponding bank statement		7.99%- 13.99%	\$25	650- 3 years of credit	50%
Up to \$10,000	Up to 60 months	Permanent Resident/ Citizen	AGI of \$30,000	1 year tax return	-	7.99%- 13.99%	\$50	650- 3 years of credit	50%
Up to \$15,000	Up to 60 months	Permanent Resident/ Citizen	AGI of \$36,000	2 year tax return	-	7.99%- 13.99%	\$75	650- 3 years of credit	50%
Up to \$25,000	Up to 72 months	Permanent Resident/ Citizen	AGI of \$50,000	2 year tax return	\$75,000	7.99%- 13.99%	\$100	680- 3 years of credit	55%
Up to \$35,000	Up to 72 months	Permanent Resident/ Citizen	AGI of \$60,000	2 year tax return	\$100,000	7.99%- 13.99%	\$125	690- 3 years of credit	55%
Up to \$50,000	Up to 72 months	Permanent Resident/ Citizen	AGI of \$80,000	3 year tax return	\$150,000	6.99%- 13.99%	\$150	700- 3 years of credit	55%
Up to \$75,000	Up to 72 months	Permanent Resident/ Citizen	AGI of \$100,000	3 year tax return	\$250,000	6.99%- 13.99%	\$175	700- 5 years of credit	50%
Up to \$100,000	Up to 72 months	Permanent Resident/ Citizen	AGI of \$125,000	3 year tax return	\$350,000	6.99%- 13.99%	\$200	700- 5 years of credit	50%

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