

Personal Consumer LOAN APPLICATION
 PLEASE USE BLACK INK AND PRINT CLEARLY
 Fax to 800-730-1014



First Name		Middle Initial	Last Name		Social Security Number
E-Mail			Cell Number ()		Mother's Maiden Name
Current Address		City	State	Zip	Date of Birth / /
Home Phone ()	Time at current Address Years Months		<input type="checkbox"/> Own Home <input type="checkbox"/> Rent <input type="checkbox"/> Parents//relatives <input type="checkbox"/> Other	Monthly rent/Mortgage \$	
Current Employer	Position		Gross Income \$ <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	Time at Current Employer Years Months	
Current Business Phone ()	Current Employer Street Address			City	State Zip
* Other Income (including Spouse) \$		<input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	Source of Income		Have You ever declared Bankruptcy? If so, when? <input type="checkbox"/> Yes <input type="checkbox"/> No
Previous Address (If at current address less than 2 years)				Time at previous address Years Months	
Previous Employer (If at current employer less than 2yrs)		Position	Income		Time at Previous Employer Years Months
Previous Business Phone ()	Previous Business Address				

Loan Processing Fee Schedule

As a fee based **Loan Processing Company, EFS** has set an **\$39.95 Loan Processing Fee** that is automatically charged to you upon entering your loan application into our system. Some loans may incur additional fees charged by the Lender and/or participating Finance companies. You will be notified of any additional loan costs, and your signed agreement must be obtained prior to closing these loans. While these amounts can be put into your loan request, payment arrangements must be made prior to EFS starting the loan process. As such, we will need the following information for payment: (Please initial or check your choice as authorization for payment of fees)

I will pay these fees with a Visa/MasterCard/American Express/Discover Card (Please circle one). I agree to pay according to the card holder's terms and conditions I understand that: ALL SALES ARE FINAL. My information is as follows:

Your name as it appears on your credit card: _____ Exp Date _____ / _____

Three digit code on the back of your card: _____ Your account number: _____

Billing address of your credit card if different from above:

Address _____ City _____ ST _____ Zip _____

I will pay these fees by an automatic debit from my checking account. Please fax a voided check with your application if this is your choice. I hereby authorize you to debit my checking account for the above described amount.

Terms and Conditions

Notice: By completing the Pre-qualification Loan application form and faxing it to 800-730-1014 you are giving *EFS* (eFinancing Solutions) and / or their lending companies, including, but not limited to, Banks, Finance Partners, Credit Card Issuers and other types of companies, written authorization to access your credit profile for Pre-qualification purposes. I understand *EFS* will be acting as a loan-processing agent on my behalf and therefore does not set the rate and terms of my loan, approve or deny, discriminate against anyone for any reason or guarantee my loan approval. I understand that there may be additional fees associated with my loan approval and that I may be charged a loan processing fee if I elect to accept the terms of my loan. Furthermore, while calculated monthly, I understand that the total amount of the fees will be added to my base loan amount requested and become a part of my principal balance. I understand that EFS is obligated to explain these fees to me before I sign additional loan documents. I agree to "hold harmless" EFS from any and all legal actions that might be taken as a result of a disputed matter with my Service Provider or Vendor.

PLEASE DO NOT SIGN THIS APPLICATION IF YOU DO NOT UNDERSTAND IT OR THE FEES!

SIGNATURE OF APPLICANT

DATE

Credit Amount Requested

\$

Service Provider/Vendor:

Office # CCC /NVI

Rep# KG

Fax this form to 800-730-1014

Toll Free to submit over the telephone 800-728-9585