

# Personal Loans

People get Personal Loans to cover expenses such as debt consolidation, emergencies, home improvements, medical bills, or major purchases. A personal loan provides a lump sum of money that is repaid in fixed monthly payments over a set term, usually with a fixed interest rate and no requirement for collateral. Generally people who don't own a business but have a strong credit score apply for a personal loan but a business owner who pays himself and has a W2 can also apply for a personal loan.



## Document Requirements

- ✓ Signed agreement from our lending partner
- ✓ Front and back color copy of driver's license (clear cell phone pictures accepted if all four corners are visible)
- ✓ Front and back color copy of Social Security card (clear cell phone pictures accepted if all four corners are visible)
- ✓ Home utility bill
- ✓ Two most recent pay stubs plus 2 years of W-2s for all household members \*(If self-employed, provide 2 years of business tax returns if not already included with personal returns)
- ✓ 3 months of personal bank statements
- ✓ Personal voided check for funds to be deposited



## Max Funding Amount

Amount of loan approval depends on key factors such as;

**Credit Score & History, Debt-To-Income (DTI) Ratio, Income & Employment And Loan Purpose.**

[APPLY NOW >](#)