

# LOW DOC / NO DOC LOAN APPLICATION

### Loan Features:

### Low Doc loan up to \$30,000

#### Definition

These are personal loans without guarantor up to \$30,000.

#### **Terms & Conditions**

Members are eligible to apply for these loans if the following requirements are met:

- 1. Member must be in good standing as a borrower/guarantor.
- 2. Maximum term up to 60 months.
- 3. Minimum credit score of 680 required.
- 4. Interest rate varies based on the term of the loan and credit score.
- 5. Minimum AGI of \$50,000 required.
- 6. Pay stub or bank statement required as proof of income.
- 7. Application Fee \$25.00 (refer to application fee disclosure).

## No Doc loan up to \$25,000

#### Definition

These are personal loans without guarantor up to \$25,000.

### **Terms & Conditions**

Members are eligible to apply for these loans if the following requirements are met:

- 1. Member must be in good standing as a borrower/guarantor.
- 2. Maximum term up to 60 months.
- 3. Minimum credit score of 720 required.
- 4. Interest rate varies based on the term of the loan and credit score.
- Minimum AGI of \$50,000 required.
- 6. Application Fee \$25.00 (refer to application fee disclosure).