

Pre-Qualification Application

The AMS Solution is as Easy as 1. 2. 3.

1. Fill out the loan application and return it to AMS VIA Fax to: 800.476.2479 or email to Admin@mypoolloan.com
2. We review each application individually to find the best program to suit your needs. We search over 50 Programs
3. Receive a personalized quote within 24 hours via email / NO CREDIT CHECK / NO UPFRONT FEES

We currently have over 50 programs and counting to insure you get the best rate and term in the market !

Our commitment to you is to present you with the best option within 24 hrs.

We will email you a quote, giving you the time to sit down and review the options we have presented with your family

One of our specialist will reach out to you to answer any questions you may have at that time.

Once you decide if we are the right solution for you and your family then you will verbally authorize a credit pull.

If you have questions after you receive your quote you can always call our team at 888.788.6394

Since we are not pulling credit it is of no impact to you. That being said each individual is unique so we cannot give out / quotes or estimates over the phone or without a completed loan form.

If you are not sure of your credit scores then you may obtain them here: [Click Here](#)

Rates

Unsecured (No Equity Required) 4.99% - 8.99%

Secured (Using Real Estate) 3.25% - 6.25%

Quick F.A.Q'S

Who is AMS Financial?

Serving over 25,000 home improvement contractor/dealer partners and over 100,000 consumers direct since 2004. We wrote the book on Home improvement finance AMS Financial staff is often featured as industry experts in Replacement Contractor Magazine , Aqua Magazine , Pool & Spa News to name a few.

Why does AMS not pull Credit Initially?

AMS knows that in the current credit environment most consumers monitor their own credit, so we do not pull credit initially; we ask you for your credit score. This plus your liabilities allows us to give you a realistic idea of what products that fit before having your credit pulled. Most loans are based on other factors along with credit. We at AMS believe that a good loan officer understands underwriting and market conditions and can provide our clients with a realistic idea of rate and payment initially without pulling credit based on the weight of the information provided. We give our clients a "Free Look" at what we can do for you, with no commitment. It prevents the client from being misled and allows them to make an informative decision based on facts.

What is the minimum Credit Score?

Our minimum credit score requirement is 640 for the programs that we offer.

If you don't meet that requirement you may use our Sister Site: <http://www.homeimprovementloanpros.com/>

What is the Max Loan Amount?

150K Unsecured

What if I have a Bankruptcy, Foreclosure, Short Sale, or Judgment?

If you fall into one of these categories and this has occurred after 2003 you would be immediately disqualified for the Program

You can go to our sister site <http://www.homeimprovementloanpros.com/> that has more lenient terms for previous bankruptcy

Loans Available in all 50 States The Loan Funds/Check is Always Made out to You

We Work with any Contractor/Dealer

Submission Instructions

Return to: Admin@mypoolloan.com or Fax to: 800.476.2479 ATTN: Stewart

Important: If faxing please notify Stewart@mypoolloan.com so that you may receive notification of application received

Thank You – You will receive a Quote VIA Email within 24 Hours

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Loan amount _____

For Loans under 15K or Scores less than 640 Please Proceed to:
www.homeimprovementloanpros.com

Contractor/Builder _____

Stewart Spyker, Account Executive
P: 888.788.6394 C: 843.732.2649 E: Stewart@mypoolloan.com

| Borrower Info | | | Co-Borrower Info | | |
|--|----------|---------|---------------------------------|---------|--------------|
| Borrower Name | | | Co-Borrower Name | | |
| Email | | | Email | | |
| Address | | | Address | | |
| Street, City | | | Street, City | | |
| State, Zip | | | State, Zip | | |
| Phone | | | Phone | | |
| Income Data Borrower | | | Income Data Co-Borrower | | |
| Employer | | | Employer | | |
| Job Title | | Years | Job Title | | Years |
| Gross Monthly Income | | | Gross Monthly Income | | |
| Work Phone | | | Work Phone | | |
| Other Income | | | Other Income | | |
| Rental Property | | | Rental Property | | |
| Retirement | | | Retirement | | |
| Property Data | | | Property Data | | |
| Date of Home Purchase | | | Date of Home Purchase | | |
| Date of Refinance | | | Date of Refinance | | |
| Current loan Balance | | | Current loan Balance | | |
| Is the Borrower on the title | Y | N | Is the Co-Borrower on the title | Y | N |
| Credit -- Estimated Credit Score (No Initial Credit Check) | | | | | |
| SSN | | DOB | SSN | | DOB |
| Score Provider | | | Score Provider | | |
| Score | | | Score | | |
| Date Checked | | | Date Checked | | |
| Liabilities | | | | | |
| Name | Balance | Payment | Name | Balance | Payment |
| Mortgage 1 st | | | Mortgage 2 nd | | |
| Rental 1 st | | | Rental 2 nd | | |
| Auto 1 st | | | Auto 2 nd | | |
| Credit Card 1 | | | Credit Card 2 | | |
| Credit Card 3 | | | Credit Card 4 | | |
| Student Loan 1 | | | Student Loan 2 | | |
| Other | | | | | |
| Assets | | | | | |
| Checking | Savings | Stocks | Retirement | | |
| Has the borrower/ Co Borrower had a Bankruptcy short sale Foreclosure | | | Y | N | Date |
| Have you missed any payments in the last 12 months | | | Y | N | Date |
| Is anyone in your Immediate Family Currently Serving or Retired from the US military | | | Y | N | Relationship |
| Have you applied at any other institution? | | | Y | N | |
| Name | Decision | | | | |
| Signature Borrower | _____ | | Signature Co-Borrower | _____ | |
| Date | _____ | | Date | _____ | |