

Increase Your Options for More Lending Possibilities to My Program at **Engage 2 Engage** with this Step-by-Step Guide

Link to Pre-Approval
Application Here:


<https://bit.ly/3DC6tcX>



www.engage2engage.com


Step-by-Step Guide on How to Fill Out the Pre-Approval Application and Recommendations to Help Give You Higher Approval Chance and More Lender Options

Check your personalized loan offers with multiple lending partners in under 2 minutes.

- ✓ Loans up to \$100,000 with APRs starting at 5.99%.
- ✓ Checking your offers is free and will not impact your credit score.
- ✓  Your information is safe and secure. We encrypt all personal information using 256 bit encryption.

Did you already apply? If you have already completed the loan inquiry form, "[Click here](#)" to revisit your offers.

\$ Request \$1,000 to \$100,000

Loan Purpose 


First Name

Last Name

Street Address

Unit Number


City


State 

ZIP Code

Email Address

Confirm Email Address


Employment Status 


Estimated Credit Range 


Mobile

Date of Birth (mm/dd/yyyy)


\$ Annual Individual Income

Housing Status 

Social Security Number 

Confirm Social Security Number 

Checking your rate won't affect your credit score.

Do you want to add a co-applicant  ☐ Yes ☐ No

By checking the box below, and the "See my Rates" button, I am confirming that I have read and agree to our E-Consent Agreement and to:

☐ Our Terms of Use, Privacy Policy, Credit Report Authorization and Telephone and Email Consents.

See My Rates

Considerations for More Lending Opportunities

NOTE: You can't change what is on your credit profile, or what you have earned, however, we can suggest some ways for you to get the best offers possible with a few simple considerations.



Request MINIMUM Amount Needed

- Apply for the **MINIMUM** Amount Needed for My Program.
- For example, if one of my programs is \$10,000, then apply for \$10,000.
- **Why?** Because the number you enter here will be considered an **additional debt in your debt-to-income ratio**, which is one of the few major factors that will determine financing options.

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Employment Status Estimated Credit Range

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- In the drop-down selection, select:
Other
- ***Why?*** It increases your chance for loan approval because “Other” presents you with the most lender selection option

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\$ Annual Individual Income Housing Status ▼

Social Security Number Confirm Social Security Number

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Name and Address

- Make sure there are NO TYPOs in the information you are providing with your name and address.
- For example, a misspelling of name could result in a soft credit pull failing as it can't identify the correct person and the application will be automatically declined.

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City State  ZIP Code

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Employment Status & Estimated Credit Range

NOTE: This information will be confirmed when the loan is underwritten, so please make sure they are accurate.

- If you have an employment status where you are employed and self-employed, please provide the status that provides you the most income.
- If you enter a higher credit range than you actually have, it could lead to pre-approvals that don't translate into final approvals when hard credit is pulled by the lender's underwriting process. The advantage of this form and pre-approval process is to provide you financing options without damaging your credit.

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Annual Individual Income

This is where you declare your gross income. All W-2, 1099, government payments, rental investments, and other incomes – not just a salary or sole-business venture should be included.

NOTE: It is important that you do not falsely inflate your income as this information will have to be verified by the lender's underwriter during final approval of loan.

If your income is not 3x the amount you are requesting, or at least \$30,000, which lenders consider being the cost of living in the US, then we strongly encourage you to include a co-applicant.

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Co-Applicant

Adding a co-applicant improves the consideration of earnings in the debt-to-income but does not help with your credit as the co-applicant credit is not considered.

While adding a co-applicant is always a great option for clients with low income, you need to be aware that the lender may require information and co-signature from the co-applicant during underwriting.

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Do you want to add a co-applicant?

☐ Yes

☐ No

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Algorithm & Numerous Factors When Pre-Approval Application Submitted



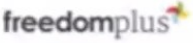


- Credit Score below 580 immediately declined
- Revolving Debt Utilization – The % of your total credit lines that you are currently utilizing and monthly obligations you already have to your current lenders.
- Debt-to-Income Ratio – Computed partially from the Requested Amount, Income, and Co-Applicant Income sections of the application, yet your credit profile will be most important.
- Recent inquires, lines of credit, late payments, etc. from the last 6, 12, 24 months of your credit history.



Pre-Approval Offers

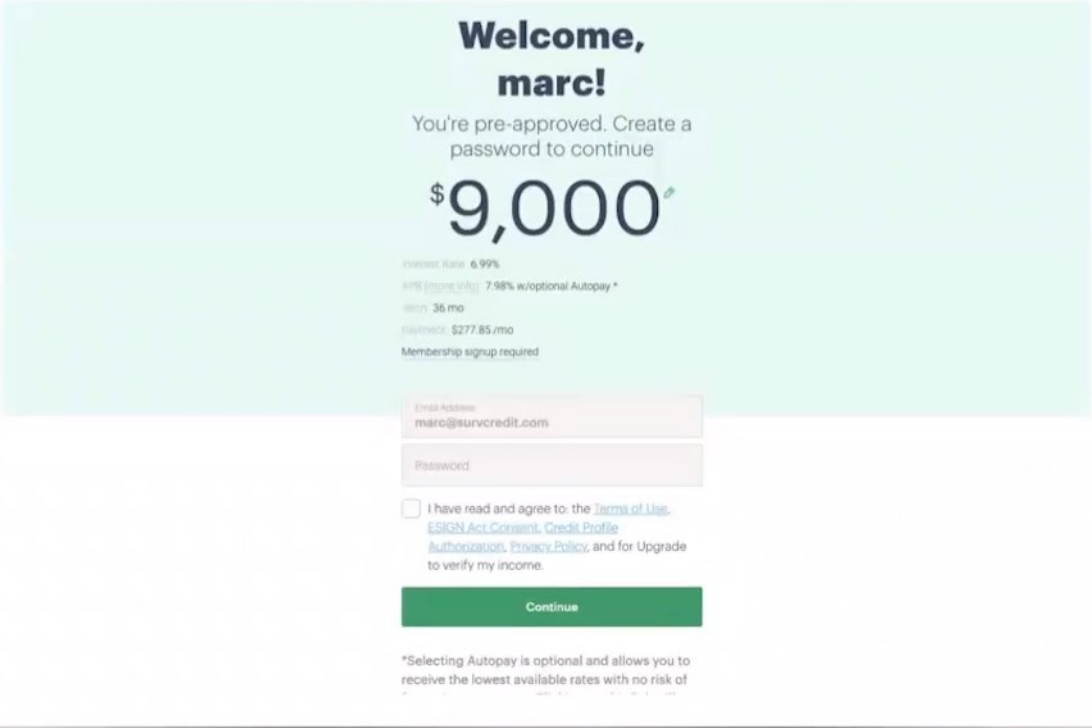
- When application is submitted, a soft credit is pulled (*zero effect* on your credit score)
- Pre-approval results begin to populate

NOTE: Some lenders may decline you, but others may provide offers. So, if you get an email from a lender indicating decline, please do not get discouraged it doesn't mean that all lenders have declined.

Showing 30 of 30 offers					
 1-800-368-0061 See More Details	Amount \$10,000	APR 17.80%	Monthly Payment \$278.26	Term 48 months	SELECT
 1-800-368-0061 See More Details	Amount \$10,000	APR 18.33%	Monthly Payment \$243.13	Term 60 months	SELECT
 1-800-368-0061 See More Details	Amount \$10,000	APR 18.68%	Monthly Payment \$477.72	Term 24 months	SELECT
 See More Details	Amount \$8,000	APR 28.73%	Monthly Payment \$334.07	Term 36 months	SELECT
 See More Details	Amount \$8,000	APR 28.73%	Monthly Payment \$252.62	Term 60 months	SELECT

Choosing Pre-Approval Offer

- Once you choose a pre-approval offer, you will then be invited to create a profile with the lender.
- After reading and agreeing to the terms and conditions on the **lender's page**, you will click “continue” – at this stage **it will trigger a hard credit pull**
- This is the first step of the loan underwriting process. Final approval may require supporting documents such as state ID, tax documents and / or paystubs



The screenshot shows a web interface for a pre-approval offer. At the top, it says "Welcome, marc!" and "You're pre-approved. Create a password to continue". Below this, the loan amount "\$9,000" is displayed in large font. To the right of the amount is a small green upward arrow icon. Below the amount, the following details are listed: "Interest Rate: 6.99%", "APR (assumes info): 7.98% w/optional Autopay *", "Term: 36 mo", "Payment: \$277.85/mo", and "Membership signup required". There are two input fields: "Email Address" with the value "marc@survcredit.com" and "Password". Below the password field is a checkbox with the text "I have read and agree to: the [Terms of Use](#), [ESIGN Act Consent](#), [Credit Profile Authorization](#), [Privacy Policy](#), and for Upgrade to verify my income." Below the checkbox is a green "Continue" button. At the bottom, a small asterisked note reads: "*Selecting Autopay is optional and allows you to receive the lowest available rates with no risk of".

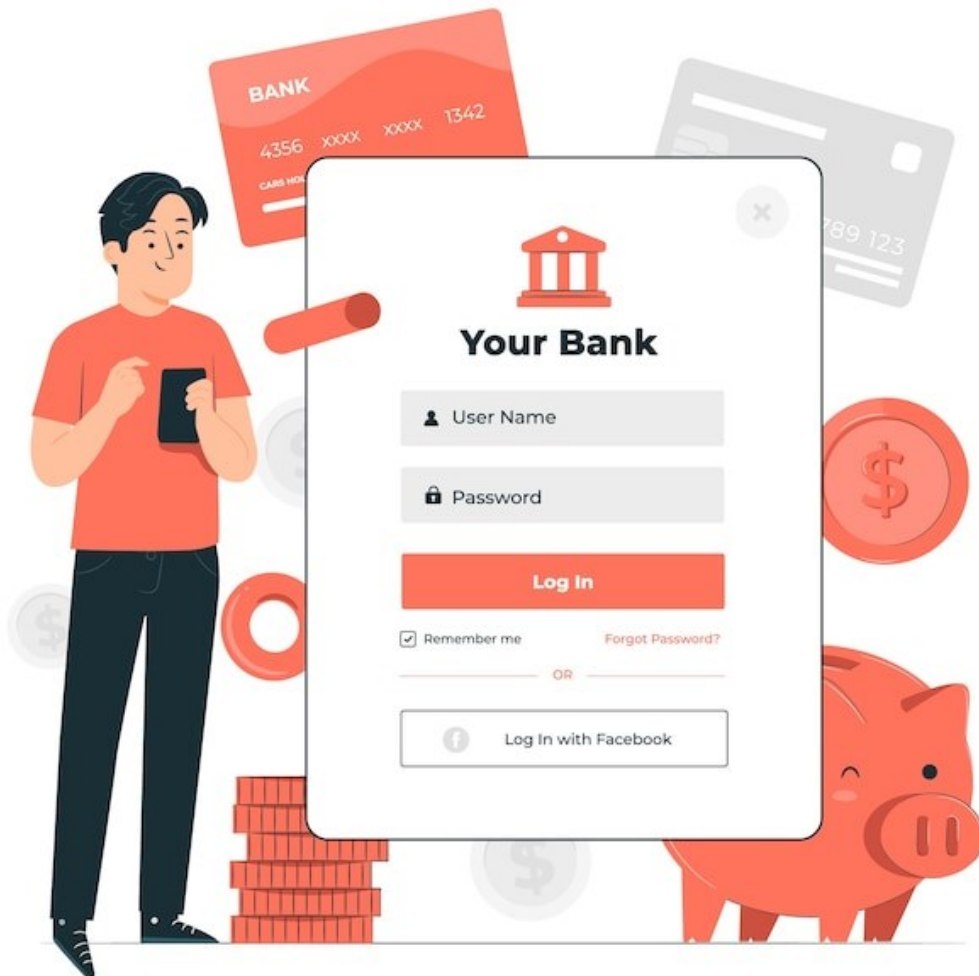
Loan Approval

Once underwriting documents have been provided and any questions lenders have, have been answered, the loan decision will be made.



Funds Deposited into YOUR Checking Account

Once Approved, Funds Are Deposited into YOUR Checking Account usually within 2 business days



Send ACH or Debit Card Payment to **Engage 2 Engage**

- **Engage 2 Engage** will send you an invoice
- From the funds now in your account, send ACH or Debit Card Payment to **Engage 2 Engage** with no transfer or processing fee

You Can Pay Using:



Credit card
2.9% fee



Bank transfer
Free



Debit card
Free

