

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		

Return to: admin@mypoolloan.com

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