

Personal Loan Guidelines

(Retail Program)

Personal Loan (Retail)

FICO	* 680 minimum credit score required
Derogatories	* No derogatories on credit within the last 2 years.
Loan Amount	* \$25K to \$250K
Co-Borrowers	* Allowed
Loan Purpose	* Use the funds for anything of your choice
Term	* 7 years
Interest Rate	* 9% to 19%
Collateral	* None
Residents	* Must be at the same residents for at least a year.
Employment	* Must be at the same W2 employment for at least a year.
Income	* Must be W2 employed * A minimum of \$60,000 annual income (<i>Adjusted Gross Income</i>)
Closing Time Frame	* As soon as 3 days
Write-Up Fee	* A non-refundable write-up fee of \$4,997 is payable to PhoneOps Funding LLC upon completion of the online application.
Lending States	* Nationwide!