



Med Loan Finance

Med Loan Finance.com Loan Search

Dear Med Loan Finance Loan Client,

Congratulations on selecting Med Loan Finance.com for your loan search. Med Loan Finance.com is a loan processing company with access to multiple sources offering a wide range of programs.

Prime Program **(680 and Higher Credit Score)**

10% OFF MED LOAN FEES WITH THIS OPTION

Outline of Program -This Program may include Credit Cards for Medical Purposes

- Payments as low as of 1% of Balance
 - 12-18 Months Interest Free with APR's
 - Program / Lender Fees: \$0
 - Med Loan Finance Fees as outlined below less 10% discount, If approved amount is less than amount requested, the corresponding fee to the amount approved for will be charged (i.e. a \$265.50 fee for an approval of \$2,500.00)
 - **Med Loan Finance Fees WILL BE CHARGED at time of APPROVAL with above terms (If you want fees on another card, we will credit back and re bill once you notify us)**
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Premium Program **(650 and Higher Credit Score)**

Outline of Program - This Program may include Credit Cards for Medical Purposes

- Payments Starting as low as 4% of Balance
 - Up to 12 Months Interest Free / Rebate (Given if Loan Paid off in 12 months)
 - Program / Lender Fees: Between 0% to 15% and possibly higher with lower credit scores
 - If an Approval is obtained with a program that matches the Prime terms with Program / Lender Fees of \$0, then Borrower agrees to send notice within 7 days to cancel@medloanfinance.com if they do not want to accept the offer. Otherwise, Med Loan Finance Fees as outlined below will be charged on the 8th day after approval notice is sent.
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Sub Prime Program **(600 and Higher Credit Score)**

Outline of Program

- Application/Credit Report Fee (Non Refundable) of \$5 for Applicant and \$10 for Applicant and Co-Applicant.
 - 12 Months Same as Cash-Interest Rebate (for those who Qualify)
 - Program / Lender Fees: Between 5% and 40% on accounts that are approved and funded (Example: On a \$5,000 loan their fee starts at \$556.00 at lowest fee / buy rate)
 - If an Approval is obtained with a program that matches the Premium terms with Program / Lender Fees of \$0, then Borrower agrees to send notice within 7 days to cancel@medloanfinance.com if they do not want to accept the offer. Otherwise, Med Loan Finance Fees as outlined below will be charged on the 8th day after approval notice is sent. On sub prime program, fees usually can be added into loan.
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Med Loan Finance.com Fees:

For accounts that are approved and activated through our lending partners, Med Loan Finance.com has a processing fee (See Chart Below), by default; this processing fee will be billed against the account selected on this application whether for the full amount you request or less than the full request and the fee will be charged accordingly. If approved for more than requested, fees will be based on loan amount requested.

The processing/administrative fees for Med Loan Finance.com for your loan are:

<u>Premium & Sub Prime</u>		<u>PRIME</u>	<u>Premium & Sub Prime</u>		<u>PRIME</u>
Loans up to \$999	\$99.00 Fee	\$89.10	Loans \$7,000 to \$7,999	\$695.00 Fee	\$625.50
Loans \$1,000 to \$1,999	\$195.00 Fee	\$175.50	Loans \$8,000 to \$8,999	\$895.00 Fee	\$805.50
Loans \$2,000 to \$2,999	\$295.00 Fee	\$265.50	Loans \$9,000 to \$9,999	\$995.00 Fee	\$895.50
Loans \$3,000 to \$3,999	\$395.00 Fee	\$355.50	Loans \$10,000 to \$14,999	\$1,295.00 Fee	\$1,165.50
Loans \$4,000 to \$5,999	\$495.00 Fee	\$445.50	Loans \$15,000 to \$19,999	\$1,495.00 Fee	\$1,345.50
Loans \$6,000 to \$6,999	\$595.00 Fee	\$535.50	Loans \$20,000 and over	\$1,995.00 Fee	\$1,795.50

_____ I would like to only use the Prime Program "Save 10%" (CHARGE MY CREDIT CARD LISTED BELOW AT TIME OF APPROVAL)

_____ I would like to only use the Premium Program (Charge \$0 to my credit card until 8 days after my Approval, I must send email to cancel if I do not accept offer before the 8th day, otherwise I agree to have the below credit card charged on the 8th day.)

_____ I would like to use the Sub Prime Program (Charge \$5 to \$10 to my credit card for Application/ Credit Report Fee, then Charge \$0 to my credit card until 8 days after my Approval, I must send email to cancel if I do not accept offer before the 8th day, otherwise I agree to have the below credit card charged on the 8th day.)

Visa / MasterCard / Discover / American Express (circle one)

Exact name as it appears on the card _____

Billing address for Cardholder: _____

Account number on the front of card: _____ Exp. Date _____

Three-digit (Four-Digit on AMEX) number on the back of your card (usually by signature space): _____

By entering my/our name(s) below, I/We understand this is not an offer to extend credit from Med Loan Finance.com This loan search form is based solely on a preliminary review of my/our loan application and generally accepted lender guidelines. I/we also understand that we may receive direct contact from lenders and finance companies that are considering a lending decision. Additionally, I fully understand my credit request may be presented to multiple credit issuing companies and/or search companies including (but not limited to) Banks, Finance Companies, Credit Card Issuers, and partnership programs with other such affiliated companies as agreed to on my submitted application. This is considered a legal binding agreement and supersedes any oral/written agreement or discussion(s). Any lawsuits in regard to this agreement must be filed in the state of Kansas, the County of Johnson. If any legal/ collection fees are required to assist in collecting on accounts in default of this agreement, these fees will be added in addition to the Med Loan Finance fee amount as disclosed above. Finally, I/we fully understand all fees associated with this account as outlined above and will be charged as outlined in the Program that we selected. However, once conditions are met and your card is charged, this fee will be non-refundable.

If borrower activates offer(s) after we receive a cancel notice, borrower agrees to have their fee charged immediately as outlined above.

However, once conditions are met and your card is charged, this fee will be non-refundable.

Borrower(s): Do not sign this document unless you understand it!

_____ I agree to the terms and conditions as outlined above. (Please Initial)

"Financing Services" will charge my account as outlined above

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Borrower Signature Date

Co-Borrower's Signature Date

If you would like to continue your loan search, please Fax this form back to 1-800-555-8122