



[www.mypoolloan.com](http://www.mypoolloan.com) / [www.myprojectloan.com](http://www.myprojectloan.com)

**Client Package 2012**

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Thank you for your time and interest in our swimming pool loan services. This process is very fast and you will have a decision on your loan usually within 24 hours of the loan doc's submission. We want you to be happy with our services so we are motivated to give you the best options and choices so you can choose the right product for you and your family.

**The AMS Promise**

- No Obligations
- No Surprises
- Full Disclosure
- No Hidden fees

The right product for you guaranteed

**NEVER HAVE YOUR CREDIT PULLED MORE THAN ONCE**

Our process is different and we will put our money where our mouth is, we do not pull credit initially, we present you with your best rate and payment option before you make any commitment.

***We Have over 50 Products Available***

***Mortgage***

***Unsecured (no equity) Loans  
Business Loans***

***Secured Loans***

***How the Process Works:***

1. Fill out the Attached Loan Application – Return to us via email or toll free fax
  2. Our team reviews your application and pairs you with the best product for you
  3. We present you with the best option
  4. If you agree- sign and return agreement - we start the application process
  5. You will fund in approximately 7 business days
  6. When you get your funds you remit payment – full transparency is our commitment
- It is that simple...

Please fill out attached form and return to find out which program you qualify for. If you have any questions please feel free to call me at any time.

***Current Programs***

Mortgage 1 <sup>st</sup>	15 Year Fixed / 30 Year Fixed
Mortgage 2 <sup>nd</sup>	15 Year Fixed
Home Improvement Loan	30 year Fixed / 15 Year Fixed
Secured	3/5/10/15 Year Fixed
Unsecured	3/5/15 Year Fixed

We never offer a prepay penalty ever you may always pay your loan off at any time.



## **FAQ**

### **Who is AMS Financial?**

Serving over 5,000 home improvement dealer partners since 2004 and many thousands of consumers directly. We wrote the book on Home improvement finance- literally- AMS Financial has been featured as industry experts in *Replacement Contractor Magazine* 9/2011 and *Aqua Magazine*- 6/2011 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 you fit into before having your credit pulled. Most loans are based off of 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, with no commitment. It prevents the client from being misled and allows them to make an informative decision based on facts.

### **What if I don't know my Credit Score?**

That's ok too. You may go to one of the many credit reporting agencies available online. Having our clients know their own credit score prevents them from having numerous credit inquiries which result in the score lowering. If our clients insist we can pull credit initially.

### **Does AMS pull Credit?**

Once we present the borrower with a scenario and the borrower agrees to our release credit will be pulled. Our estimates are based on the score and information the borrower provides. AMS has an extremely high closing ratio.

### **Why does AMS have so many products?**

AMS understands that each borrower has different circumstances; by offering different products we have the ability to find the right product available for him/ her.

### **What Happens when we send in our initial application?**

Once we receive the initial application, our team goes to work. We look at every aspect of the borrower from a financial standpoint. We take in the account if the borrower has the ability to refinance their home, obtain a secured loan, or even pulling money out of an existing business. We do this in 24 hours and provide our clients with all of the options available; giving them the information they need to make the right decision.



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### **If I decide I like the product what then?**

At that point, when you return the paperwork we begin the full application process which will result in a credit pull and we then request supporting documentation such as ID, Paystubs, and Tax returns.

### **Is there an application fee?**

NO, NEVER

### **What are the fees associated with doing business with AMS?**

We at AMS believe in lending transparency, our clients will not be charged a fee unless they receive an agreed upon loan amount and it is deposited in their bank account. We always charge a flat fee. We pride ourselves in that fact. Other banks hide fees. Our process is based on transparency. It lets the client know exactly what they are going to owe. In fact we give you your money first in some instances and bill you for our services. It prevents our clients from being taken advantage of.

### **What else can AMS do for me?**

If you have recently done business with AMS, and obtained an unsecured loan with us for your project. AMS will assist you at no added fee from us, in the refinance of your home.

I look forward to helping you obtain your financing so that you can enjoy your pool as soon as possible!

Respectfully,

Stewart Spyker

Account Executive

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