

FUNDING WE OFFER

*****Please read very carefully before filling the application form*****

Why Choose Us?

Why do clients choose to use our service over applying on their own?

It's the knowledge and the bank relationships we have to make accumulative funding possible, not the actual task of completing the applications.

We know exactly what credit to apply for and specifically in what order to avoid declines and unnecessary inquiries. We know which banks use which servicing companies and their exact guidelines, guidelines they don't advertise to the public.

When clients attempt to get high limit funding on their own, they end up with lower limits, less approval, more inquiries, and more shut down lines.

1. We have back-end information/credit requirements that are not available to the public.
2. We know which cities and states each financial institution will lend to (not all banks lend in all areas).
3. We know how many inquiries each financial institution will allow. If you have even just one more inquiry than they allow (even with an 800 credit score) you will be declined.
4. Because of the inquiry sensitivity, we know in which order each app needs to be submitted first.
5. We also know which banks run a soft credit pull (one that doesn't show on credit).
6. We know exactly what banks match your credit profile (how many open revolving accounts required, balance ratios, etc.).

FUNDING WE OFFER

When we quote, we are combining all sources of funding.

IF you have a client who needs a specific type of funding, it's best to let us know at time of quote, for not all clients will qualify for the cash accessible lines, loans, or LOCs.

Now remember, the more restrictive we get, the less funding client will receive.

There are 6 different funding products we have access to:

1. **Regular credit cards that can only be used as a credit card.** (Merchant account, PayPal, Venmo, Square, etc.)
2. **Balance Transfer cards** - These are cards that can be used to pay down other credit card balances.
3. **Balance Transfer Cash line Cards** - These are cards where you can send a check to anyone who has a business or corporation where they can cash the check. 100% of the available credit may be liquidated this way.
4. **Cash line Cards with Personal Use Checks** - These are cards that allow you to write a check from the card to yourself. 100% of the available credit may be liquidated this way.
5. **Line of Credit**
6. **Installment Loan**

FUNDING WE OFFER

Why Are Credit Cards Offered as Part of Our Funding

Real Estate Investors, Business Owners, Start-up Businesses, and Entrepreneurs: we have funds you need to succeed.

We offer a credit card funding program that can be delivered as early as 10 days. This isn't your normal apply-for-credit-and-get-a-few-thousand-dollars; we are talking about **\$20,000 to \$200,000** in revolving credit lines that are secured by **absolutely nothing** but your personal credit.

Why Credit Cards?

Pay invoices, contractors, service providers, and materials wherever credit cards are accepted. This frees up your cash.

No need to give up a percentage of your business or profits to a credit partner or lender.

Cash may be sent from the cards via PayPal or merchant account. If a receiver needs cash, they just need to have one of the two.

NO income documentation is required. That's right, all stated income. No Paystubs, Tax Returns, Bank Statements, etc.

Credit cards are completely unsecured. No securing with a house or a car. Make purchases without risk of repossession.

We can fund a client with a 680-credit score – lower if there is military affiliation.

Lines are approved off Personal credit ONLY – no business credit or real estate value required.

Monthly payments are much lower than installment loan payments. Typically, 2% of the total balance. Example: \$100,000 balance = \$2,000 per month.

No Term or Payoff Due Date. Make the minimum payments for as long as you need.

Funds may be used over and over.

Many banks offer 0% APR for 12-18 months.

Funds may be used for anything!

TFC & Growth Capital Consulting

Amount Requested: _____

Date: _____

Name: _____ Social Security #: _____

DOB #: _____

Home Address: _____ City: _____ State: _____ ZIP: _____

(NO PO BOX, EXECUTIVE SUITES, UPS ADDRESSES, ETC)

Citizenship: _____ Mother's Maiden Name: _____

Home Phone: _____ Cell Phone: _____

Personal Email Address: _____

Place of Employment: _____ Address: _____

How Long Employed: _____ Position Held: _____ Phone: _____

Annual Income: \$ _____ Household Income: \$ _____

**ARE YOU ABLE TO PROVIDE PROOF OF INCOME (this may open up more lending options)? YES _____ NO _____.
IF YES, MARK AN X NEXT TO THE FORMS YOU ARE ABLE TO PROVIDE.**

PAYSTUBS _____ W2 _____ TAX RETURNS _____ BANK STATEMENTS _____

Driver's License #: _____ State: _____ Issue Date: _____ Expiration Date: _____

Have you or any family members served in the US Military? YES / NO?

If yes, who served? (relationship to applicant only) _____

Who do you bank with? (include credit unions as well)

Have you ever had Credit Repair or Inquiries Deleted? _____

REQUIRED DOCUMENTS TO COMPLETE YOUR CONSULTATION:

To expedite your loan approval process, please send the following items with your application to:
pdcreditcare@gmail.com or fax to **866-892-1747**

____ Signed Consulting Agreement

____ Application

____ Unlimited Access to All 3 Credit Bureaus at www.creditchecktotal.com

Username: _____ Password: _____

____ Color copy of Your Driver's License (front & back)

____ Copy of Your Social Security Card (front & back)

____ Utility Bill (recent within 30 days/no cell phone bills)

____ Fraud Alerts or Credit Freezes Are **NOT** Reporting to Any One Bureau

*****Please note: Your file will NOT be started until all documents are received. If you happen to have lost certain items, please contact your sales representative for acceptable replacements.**

CONTRACT FOR SERVICES:

This AGREEMENT made this day _____ of _____ 2020, by and between TFC & GCC (the "Company"), and First Name _____ Last Name _____ (the "Client"), collectively referred to as the "Parties."

WITNESSETH:

In consideration of the mutual promises hereinafter contained, the Parties hereto promise and agree as follows:

General Principals:

TFC & GCC is not a direct lender, they are a consulting company hired to assist you, the Client, in locating personal credit lines. You agree to hold TFC & GCC harmless of any unintentional misrepresentation. The company is not a lender and does not make loans or credit decisions in connection with loans. TFC & GCC does not endorse or recommend the product(s) of any particular Lender. TFC & GCC is not an agent of either the Client, or any participating Lender. The Company's services are administrative and consultative only. The Lender, and not TFC & GCC is solely responsible for its services to the Client, and the Client agrees that TFC & GCC shall not be liable for any damages or costs of any type arising out of or in any way connected with your use of such services. The Client understands that the Lender(s) may keep the Client's loan request form, whether or not the Borrower is qualified for a loan with the Lender(s). TFC & GCC does not guarantee acceptance into any specific loan program or specific loan terms or conditions with any participating Lender; loan approval standards are established and maintained solely by an individual Lender(s), likewise, TFC & GCC does not guarantee that the loan terms or rates offered and made available by the participating Lender(s) through this agreement are the best terms or lowest rates available in the market. Unless expressly stated in writing, nothing contained herein shall constitute an offer or promise for a loan commitment or interest rate lock in agreement.

By submitting the loan request containing the Client's signature, the Client is extending an express invitation to each Lender(s) making loan officers to contact the Client by telephone at the numbers the Client has provided, so that the Lender(s) may assist the Client with (his/her) transaction, and the Client hereby consents to any such calls, even if (his/her) phone is on any DO NOT CALL List. By providing TFC & GCC with the Client's information and/or submitting a loan request, the Client gives TFC & GCC permission to make recorded calls to remind the Borrower of any deadlines or issues in connection with the Client's loan request. Client acknowledges that the Company is not liable for any decrease in Fico scores or ratings during the application process.

Client also authorizes TFC & GCC to order consumer credit reports and verify other credit information, including past and present references. It is understood that a copy of this contract will also serve as authorization.

SIGNATURE: _____ **DATE:** _____

COMPENSATION FOR SERVICES:

The Client acknowledges that the Consulting Fee for the Company's services is offered on a contingency basis, with no fee due unless you receive funding. The Client agrees to pay the Company a consulting and loan fee equal to **15%** of the total funded loan amount of each loan or line of credit/Credit Cards at time of receipt.

Client understands, because Company does not invoice client until services are rendered, Client will be confirming receipt of services at time of payment to Company. Any chargebacks issued by Client will be considered intentional fraud and reported to the local authorities.

Payment is due within 24 hours of receipt of each invoice. If payment is not received within the stated time frame, client understands loans/credit lines may be shut down and file will be sent to collections. Client understands such activity will be reported to all creditbureaus.

This agreement will remain in effect for 180 days. During this time, you agree not to circumvent the Company by subsequently applying on your own to our recommended lending partner(s), and that you agree to pay the Company for any new loan or modification to an existing loan made between you and our recommended lending partner(s), regardless of your prior relationships or accounts with the lender. Consideration for this clause is made by our offering our fee to you on a contingency basis.

Entire Agreement

This Agreement constitutes the entire agreement between the Client and the Company and it supersedes all prior or contemporaneous communications, promises and proposals, whether oral, written, or electronic, between the Client and the Company with respect to this agreement and information, software, products, and services associated with it. A printed version of this Agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this Agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. All rights not expressly granted herein are reserved.

Disclosures/Other Terms & Conditions

We cannot guarantee that you will be approved for any specific amount, and the consulting fee will still be due in case the approved amount is lower than that of the amount requested. **Most, if not all, of the No Doc approvals will arrive in credit cards.** We will attempt to obtain installment loans and revolving lines of credit as well. Multiple credit applications may be submitted to achieve your total requested financing amount. Each credit application will result in a new inquiry on your personal credit report(s) because each lender will need to obtain your personal credit report(s) in order to underwrite your credit application. The normal range of interest rates for No Doc loans and lines of credit is 8.5% to 24.95% but the interest rate you receive may be higher or lower. Client agrees and understands that the Company is not responsible or liable for any credit line limits that are suspended, closed or reduced from the initial funding amount.

SIGNATURE: _____ **DATE:** _____

POWER OF ATTORNEY

You agree that you have authorized TFC & GCC to help arrange for financing on your behalf with special and limited power of attorney to represent you in the application and verification process, either electronically, verbally, written, or otherwise.

To all persons; be it known, that the undersigned as grantor hereby makes and grants a Limited and specific Power of Attorney to TFC & GCC and its consultants, to act as my Attorney-in- Fact. My Attorney -in- fact shall act in my name, place and stead in any way which I, myself, could do if I were personally present, with the respect to the following matters:

- 1) To the extent that I am permitted by the law to act through an agent.
- 2) To obtain any and all forms that my Attorney-in- Fact may deem necessary for the effective representation of my interest in this matter.
- 3) To request and receive any and all documents that are alleged or claimed to be my responsibility and to sign on my behalf for the completion of my business interest.

This Power of Attorney shall be revoked upon:

- a) Resolution of the above referenced matter.
- b) If the grantor does not wish to be represented any longer: and/or
- c) If the Attorney-in-Fact does not wish to represent the grantor any longer.

Disclaimers and Limitations:

As a condition of use of the Company's services, the Borrower agrees to indemnify the Company and its suppliers, participating Lenders, or real estate professionals from and against any and all liabilities, expenses (including attorneys' fees).

Definitions:

- 1) Consulting Fee: Fee paid to TFC & GCC for the expert review, advice, preparation and submission of your credit application.
- 2) Submission: The forwarding of a completed credit application directly to underwriting (or in some cases directly to you, with specific instructions on how to submit it to underwriting, which may need to be done via, phone, fax, or in some cases in person, depending on the lender and the circumstances).
- 3) Funded: Funds have been made available to you.
- 4) Trade lines: Active open accounts on your personal credit report.
- 5) Credit Inquiries: Number of requests by a lending institution, landlord or employer seeking to review an applicant's credit history.

SIGNATURE: _____ **DATE:** _____

DISPUTE RESOLUTION:

Any claim or controversy arising out of or relating to the use of this agreement, to the goods or services provided by the Company, or to any acts or omissions for which you may contend the Company is liable, including but not limited to any claim or controversy as to arbitrarily ("Dispute"), shall be finally, and exclusively, settled by arbitration. The arbitration shall be held before one arbitrator under the commercial arbitration rules of the American Arbitration Association ("AAA") in force at that time. The arbitration shall be venue in California except for Maine consumers for whom the location shall be a place reasonably convenient to the consumer. The arbitrator shall be selected pursuant to the AAA rules.

Should no AAA rule regarding the selection of an arbitrator be in effect, the Company shall select an arbitrator from a panel of arbitrators acceptable to the Company. In any arbitration, the Company will pay the filing fee, plus the costs associated with the first day of arbitration, with the remaining costs of arbitration paid by the non-prevailing party, provided; however, that in Maine any cost to the Company shall be limited to the cost of filing a court case. To begin the arbitration process, a Party must make a written demand therefore. The laws of California shall be applied to any disputes arising out of this contract. Any judgment upon the award rendered by the arbitrators may be entered in any court of competent authority in San Diego, County, California. The arbitrators shall not have the power to award damages in connection with any Dispute in excess of actual compensatory damages and shall not multiply actual damages or award consequential, punitive or exemplary damages, and each party irrevocably waives any claim thereto, except in Maine where state law will control all rights and remedies in the arbitration. The agreement to arbitrate shall not be construed as an agreement to the joinder or consolidation of arbitration under this agreement with arbitration of disputes or claims of any non-party, regardless of the nature of the issues or disputes involved.

THIS AGREEMENT PROVIDES THAT ALL DISPUTES BETWEEN THE CLIENT AND THE COMPANY WILL BE RESOLVED BY BINDING ARBITRATION. BY SIGNING THIS AGREEMENT, THE BORROWER THUS GIVES UP ANY RIGHT TO GO TO COURT TO ASSERT OR DEFEND ANY RIGHTS. THE CLIENT ALSO GIVES UP ANY RIGHT TO PARTICIPATE IN OR BRING CLASS ACTIONS. THE CLIENT'S RIGHTS WILL BE DETERMINED BY NEUTRAL ARBITRATORS AND NOT A JUDGE OR JURY. Arbitrator decisions are enforceable as any court order and are subject to very limited review by a court. By using the Company's goods and services the Client consents to these restrictions. Should a dispute arise, and should the arbitration provisions herein become inapplicable or unenforceable, or in any instance of any lawsuit between the Client and the Company, the Parties agree that jurisdiction over and venue of any suit shall be exclusively in the state and federal courts sitting in San Diego County, California. If either party employs attorneys to enforce any right in connection with any dispute or lawsuit the prevailing party shall be entitled to recover reasonable attorneys' fees.

SIGNATURE: _____ **DATE:** _____

ACKNOWLEDGEMENT:

By my signature I confirm I have full authority to execute this agreement and to obligate all companies firms, corporations, partnerships, organizations, individuals, and/or entities referenced herein, and certify that although TFC & GCC may provide informational advice and/or guidance on lender requirements for approval, the information provided to TFC & GCC truthful, accurate, and complete, and hereby release and hold harmless TFC & GCC and its principals, employees, and/or representative(s) or any and all liability or responsibility that may arise as a result of the credit application submitted by me or on my behalf, including incorrect numbers, dates, and descriptions.

Limited power of attorney: I do hereby appoint TFC & GCC, its principals, employees, and/or representative(s), my true and lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit to endorse in my name, submit execute, acknowledge, and/or deliver credit applications and other documentation to potential lenders. I further give and grant unto my said attorney-in- fact full power and authority to do and perform every act as TFC & GCC its principals, employees, and/or representative(s), shall deem necessary and proper to be done in the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation.

Entire Agreement: I understand that this agreement is the complete and final agreement and that there are no other verbal, implied, or assumed agreements.

EXAMINE THIS CONTRACT CAREFULLY BEFORE SIGNING IT IN WITNESS WHEREOF; the Parties hereto have hereunder signed their names as hereinafter set forth. The Client and the Company.

AGREEMENT DESIGNATION and SUBMITTAL INSTRUCTIONS:

Contract must be SIGNED, DATED, scanned and emailed to your funding agent, or to **pdccreditcare@gmail.com** or faxed to 866-892-1747

Also Required with Contract Package Are:

- 1) Clear color copy of valid state issued identification card (front & back).
- 2) Clear color copy of Social Security card (front & back).

SIGNATURE: _____ **DATE:** _____

I hereby accept this contract and all the terms/conditions as stated above.

Applicant Name (Print) _____

SIGNATURE: _____ **DATE:** _____

Key Details & Instructions

- ┌ You understand **you will be obtaining personal funding, not business funding**. The credit lines extended the Client will be in the Client's personal name, not a business name.
- ┌ You understand that TFC will be applying to banks/lenders on your behalf and **NOT REPRESENTING AS A THIRD PARTY**.
- ┌ You will have multiple credit inquiries as a result the Services. It is of critical importance that you **do not make any additional credit inquiries before or during the term** of the Consulting Agreement, unless authorized by TFC Consulting, Inc.
- ┌ **PAYMENTS ARE DUE WITHIN 24 HOURS OF RECEIPT OF EACH LINE** regardless of whether you use the funding obtained by TFC.
- ┌ **Separate Fees:** Cash lines may have a fee, charged separately by the lender, for liquidating the funds. Most banks charge a 3% cash advance and/or balance transfer fee.
- ┌ TFC Consulting does not guarantee an approval or a minimum amount to be approved with any individual lender. Multiple lenders are required to meet your funding requests in most cases.
- ┌ You may be required to communicate directly with some lenders and follow their loan submission procedures. **Please try to avoid communication with the lenders while we are applying with, unless we ask you to contact them.**
- ┌ If you are requested, by TFC, to make a call to a bank, we will need you to do this within 24 hours. Some banks will require additional verification of identity.
- ┌ You agree to immediately notify and fax or email TFC all approval/denial notices that you receive from each lender.
- ┌ You understand that for this process to work efficiently you may encounter additional fees for updated credit reports from your subscribed credit monitoring service. **Access to current credit reporting is required throughout the entire process.**
- ┌ With revolving lines, there is a possibility a lending institution may perform a "soft" credit pull after the Client receives a line of credit from such lending institution. **As such, we highly encourage funds obtained with assistance from TFC be utilized within 45 days of approval.** (Please see our Replacement Funds Policy on next page).
- ┌ You certify that you are the applicant and all information you have provided is true and accurate. You agree to hold all representatives of TFC & GCC harmless from any misrepresentation.

I have read and understand the above Key Details and Instructions for personal funding.

Signature

Date

REPLACEMENT FUNDS POLICY

In the event a credit line obtained for a client is closed or limit is lowered, TFC & GCC agrees to *replace* funds that were **unused** within 45 days of the lender approval date, **subject to the following terms:**

1. All **written instructions** delivered to the client by TFC Consulting, or its affiliates, have been followed by the client without alteration. Instructions are delivered via email.
2. No changes have been made to client's credit outside the activity placed by TFC (address changes, additional inquiries, late payments, etc.).
3. No fraud alerts have been placed with any of the three credit bureaus.
4. Credit monitoring account must be active and accessible to TFC.
5. Funds were not used for fraudulent charges.
6. There are no outstanding fees owed to TFC from the client.
7. TFC has 45 days from the date of notification to replace the unused funds.

I have read, understand, and agree to the Replacement Funds Policy.

Printed Name: _____

Signature: _____

Date: _____

Credit Card Authorization Form

During the funding process, it may be required to establish a checking, savings, or credit union account with a specific lender. This gives us the opportunity to apply for credit with that lender. When an account is opened, a minimum deposit is required, which can range from \$5 to \$25 per lender.

The purpose of this form is to have a credit card on file that we can use to make the initial deposit when an account is opened.

Credit Card Number: _____ - _____ - _____ Exp: _____ CCV: _____

Billing Address of Credit Card:

Name on Credit Card: _____

Issuing Bank of Credit Card (i.e. Chase, Citi): _____

DEPOSIT INFORMATION IF LOAN PROCEEDS CAN BE SENT DIRECTLY TO YOUR BANK:

Account #: _____ Routing #: _____

Client Authorization

Client authorizes TFC Consulting, and/or its affiliates, to charge the credit card, which information is provided above, for the purposes of initial deposits to checking or savings accounts with potential lenders. The number of lenders requiring accounts with initial deposits shall not exceed five.

Client Signature: _____ Date: _____

Client Printed Name: _____