

# 720 Loan Pre- Qualification

## Non Circumvention & Fee Agreement



“Your credit will make you more money than your job ever will, and then your money will make you even more money, so that your ideas can make you rich.”

Dr. Michael C. Grayson



CDMI  
451 SUNRISE HWY., SUITE 2  
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Amount Requested: \_\_\_\_\_

I would like a:  Business Loan  Personal Loan  Both

Name (first, full middle, last): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

County \_\_\_\_\_ Apt. \_\_\_\_\_

How Long at Address: \_\_\_\_\_ Own or Rent **Monthly Mortgage/Rent:** \_\_\_\_\_

Previous Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

How Long at Address: \_\_\_\_\_ Own or Rent **# of Cars You Own:** \_\_\_\_\_

Marital Status: \_\_\_ Married \_\_\_ Single **# of Dependents:** \_\_\_\_\_

**Mother's Maiden Name:** \_\_\_\_\_

Date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ SSN: \_\_\_\_-\_\_\_\_-\_\_\_\_ Phone # (\_\_\_\_) \_\_\_\_-\_\_\_\_

Email address: \_\_\_\_\_

**Cell Phone:**

**Work Phone:**

**Driver's License #:**

**State of Issuance:**

**Date of Issuance:**

**Expiration Date:**

**Where do you bank?**

**Military Affiliation:** Has a member of your family served or currently serving? \_\_\_\_\_ Yes \_\_\_\_\_ No

**Name and Relation and Address of Closest Relative:**

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### EMPLOYMENT HISTORY

Employer: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Is Company in 411 Directory: \_\_\_\_\_yes \_\_\_\_\_no      Are you self-employed: \_\_\_Yes \_\_\_No

Position: \_\_\_\_\_ Years on the job: \_\_\_\_\_

Income Monthly: \_\_\_\_\_ Personal Annual Income: \_\_\_\_\_

**Employer: Date of Hire:**

**Total Salary + Bonus:**

**Employer Address (city, state, zip)**

**2<sup>nd</sup> Employer (second job, part-time, etc)**

**2<sup>nd</sup> Employer Address (City, State, Zip)**

**Position:**

**Total Salary + Bonus:**

**Credit Score:** \_\_\_\_\_ **CREDITCHECKTOTAL.COM OR** \_\_\_\_\_ **PRIVACYGUARD.COM**

Equifax \_\_\_\_\_ TransUnion \_\_\_\_\_ Experian \_\_\_\_\_

**Credit Log On Information:**

User Name: \_\_\_\_\_ Password \_\_\_\_\_

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Security Word: \_\_\_\_\_

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### Lending Profile For Self Employed

Business Name:	
Client Contact Name:	
Business EIN:	
Business Description Detail:	
Business Address:	
Website	
Bank Name & Account No.	
Business Legal Formation	
Business Phone Number	
Business Email Address	
Incorp Date / Years in business (minimum of 2 full years)	
Amount Seeking:	
Reason for loan/line:	
Gross Revenue (min \$250K)	

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Net Income:	
Prior Years Gross Revenue	
Assets \$ Amount / Institution Name / DDA Balance	
Number of Employees	
Owner's Name	
Owner's Salary	
Ownership Percentage	
Owner's Home Address	
Owner's Email Address	
Date of Birth	
SSN Number	
Owner's Phone Number	
Owner's Mother Maiden Name	
Driver's License #	

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State / Issued & Expires Date	
Length of Ownership	
Length Owner being in Industry	
Rent or Own?	
Payment / Years at home address	

### **DOCUMENT CHECKLIST**

Please provide the following:

1. Proof Of All Income (W2, Check Stub, etc.)
2. Credit Report (CreditCheckTotal.com)
3. Other Documentation May Be Required On A Case By Case Basis
4. Document Specialist (Son Vardy 206-300-0096)

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Referral Company:

CDMI  
451 SUNRISE HGWY., SUITE 2  
LYNBROOK, NY 11563

Ph: (516) 620-3500  
Fax: (516) 516-564-2014

Email: 990CREDIT@gmail.com  
Company Website: www.CDMIonline.com

Client Name: \_\_\_\_\_

**This agreement:** is entered into by Referral Company “CREDIT & DEBT MANAGEMENT INSTITUTE, INC” (CDMI, A Referral Company) and you our Client. CDMI represents the Client as a consultant and has right and authority to forward all client information to loan brokers, banks, investors and/or lenders in an effort to help facilitate the acquisition of the funds disclosed above. Client gives CDMI the right to consult/refer client information for ninety days. Client certifies that CDMI is the exclusive agent. Client agrees not to enter into any other broker agreements and agrees not to apply for any loans personally during the term of this agreement. CDMI will show said client information to potential funding sources. All information obtained in this documentation will be used for the sole purpose as described in the following contract and will not be shared with any 3<sup>rd</sup> parties outside of our normal business practice. We strive to ensure the security of our client’s records as applied by law. CDMI employs the services of the ISafe Group for all of its security and asset protection needs.

**Terms:**

1. You understand that the range of funding we can help arrange for you is between **\$10k to \$250 Million** and that there are no guarantees on the amount of funding you will actually receive. \_\_\_\_\_ (initial).
2. You understand that there are no guarantees on the annual percentage rates loans you get. \_\_\_\_\_ (initial).
3. You understand that we will be contacting brokers, banks, investors and lenders to check your approval status and submit documentation on your behalf. The personal loan brokers will charge a separate fee for services ranging from 12%-16%. You understand that this fee must be paid in addition to fees charged by CDMI \_\_\_\_\_ (initial).

***The reason that the brokers charge a separate fee is because:***

- a. they must employ several processors in order to facilitate your loan.*
  - b. without their team of dedicated processors and underwriters it would not be possible to acquire such high amount of funding our clients can expect. Employing a team of professional underwriters and processors is one of the secrets to our success. Also this enables two-week funding in most cases.*
  - c. although this fee can be considerable keep in mind that most banks do not like to make personal loans because of high default rates. We use our personal relationships to help insure your approval.*
  - d. this process will super charge your credit and provide you with bank relationships that you can use your entire life. You are essentially buying relationships.*
  - e. if you fund over \$250,000 with us you will have free credit protection for two years.*
4. You understand that a broker, bank, investor or a lender (herein “broker”) may call you to verify your identity and/or personal information. \_\_\_\_\_ (initial).
  5. You understand that if a broker calls and asks a question that you are unsure of that you should call CDMI immediately before answering. \_\_\_\_\_ (initial).

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6. You understand that we require identity verification, and that we have your permission to call you and request additional information. \_\_\_\_\_ (initial).
  7. You must confirm your home address is your mailing address. \_\_\_\_\_ (initial).
  8. You understand that there is a fee of 6% commission for each loan, funding, line of credit or credit card that you receive that is paid to CDMI in addition to or above and beyond the fees charged by the broker. \_\_\_\_\_ (initial).
  9. You understand that payment is to be made no more than 24 hours after receiving funding. \_\_\_\_\_ (initial). You must wire the funds to our account. (If the 6% fee is not paid to CDMI for services within 24 hours of when funds are made available to borrower we reserve the right to charge and additional fee up to 10%, place this account in collections for the amount owed to CDMI and or place a derogatory collection on all 3 credit bureaus of PG's personal credit **no exceptions**. \_\_\_\_\_ (initial).
  10. You understand the CDMI is your one stop shop for funds acquisition. As long as you work with us we can literally deliver you a blank check for funding. We can supercharge your personal and business credit so that you will always have access to the capital that you require. By paying your fee in a timely fashion you will open the door to your future success. It is the borrower's duty to comply with the terms and conditions set forth by the creditor(s) and repay the monies as required by the creditor. This is a legally binding contract. If you are not clear on the terms of this agreement, please consult an attorney. \_\_\_\_\_ (Initial) If CDMI requires an attorney to assist in the collection of fees, borrower hereby agrees to pay all legal and collection fees in addition to the original 6% Consultation Fee. Any broker/bank/investor/lender/financial institution referred by CDMI, I (\_\_\_\_\_initial) the borrower agree not to circumvent, to avoid compensation to CDMI for a period of 12 months.

It is understood that CDMI is not a lender. Borrower gives CDMI and or assigner's permission to submit credit applications to various lenders on your behalf. You verify that all information is true and correct \_\_\_\_\_ (initial)

#### Non-Circumvent Agreement

Throughout the application process, APPLICANT may learn the names, telephone numbers and contact information of investors, borrowers, lenders, agents, brokers, banks, lending corporations, individuals and/or trusts, or buyers and sellers hereinafter called "CONTACTS". The APPLICANT with this agreement acknowledges, accepts and agrees that the identities of the CONTACTS will be recognized by APPLICANT as exclusive and valuable contacts of the CONSULTANT and will remain so for a period of 24 months after the date hereof. APPLICANT agrees to keep confidential the names of any CONTACTS introduced or revealed to the APPLICANT, and that their firm, company, associates, corporations, joint ventures, partnerships, divisions, subsidiaries, employees, agents, heirs, assigns, designers, co-brokers, or consultants will not contact, deal with, negotiate or participate in any transactions with any of the despite the place of actual execution. Such confidentiality will include any names, addresses, telephone, telex, facsimile numbers, and/or other pertinent information disclosed or revealed by the CONSULTANT. In case of circumvention, the APPLICANT agrees and guarantees they will pay a legal monetary penalty that is equal to the fee the CONSULTANT would have realized in the transaction. If CONSULTANT must commence legal proceedings to interpret or enforce the terms of the "fee agreement" or "non-circumvent agreement", APPLICANT is aware CONSULTANT will be entitled to recover court costs and reasonable attorney fees. This Agreement shall be deemed to have been made in the City Of Portland Or.. The parties agree that any dispute arising out of the Agreement shall be determined exclusively by the courts in and for the State of Oregon. APPLICANT and

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CONSULTANT will construe this "fee agreement" and "non-circumvent agreement" to be in accordance with the laws of the State of Oregon. If any provision of this agreement is found to be void by any court of competent jurisdiction, the remaining provisions will remain in force and effect. This agreement contains the entire understanding between the APPLICANT and CONSULTANT and any waiver, amendment or modification to this agreement will be subject to the above conditions and must be attached hereto. A facsimile copy of this "Terms of Services Acknowledgment" and "Non- Circumvent Agreement" By setting forth my hand below I warrant that I have complete authority to enter into this agreement.

Arbitration: Any question, claim or dispute arising out of or in connection with this agreement shall be referred to binding arbitration, except with respect to disputes regarding breaches of confidentiality. Such arbitration shall take place before a single arbitrator in the City of New York. The arbitrator shall apply legal principles in accordance with New York law, without regard to its conflict of laws principles, unless the alleged claim or dispute is otherwise pre-empted by federal law. By agreeing to this arbitration clause, neither party waives applicable defenses or immunities available to it under New York law. Any arbitration demand made under this clause must be made no later than one year from the expiration or termination of this agreement. Each party will be solely responsible for payment of its own pro-rata share of any expenses and fees incurred during the course of arbitration. In no event will the arbitrator have the power or authority to award consequential damages, indirect or special damages, lost profits, loss of goodwill, punitive, or speculative damages.

I accept these Terms of Service:

Borrower (Personal Guarantee) X \_\_\_\_\_

(Date) X \_\_\_\_\_

Company Name: CREDIT & DEBT MANAGEMENT INSTITUTE, INC

President's Signature: \_\_\_\_\_

President: Dr. Michael C. Grayson