



18580 E Colonial Drive
Unit 603
Orlando, FL 32820
Phone: 844-304-BIKE (2453)
marc@therefiguy.us

Thank you for your interest in lowering your rates, reducing your monthly payments, and possibly saving thousands of dollars on your vehicle financing. We look forward to helping you find the best option for your needs – and hoping that you become our next satisfied client!

In order for us to evaluate your current loan, we require the following items:

- Completed Credit Application (included on Page 2)
- Copy of Valid Driver's License for each borrower
- Copy of Current Vehicle Registration
- Copy of Current Valid Insurance
- Copy of 10 Day Payoff Letter from Existing Lender
- Proof of Income for each borrower

Once you have collected all of the above items, please scan & email documents to **marc@therefiguy.us** or fax 866-904-BIKE (2453). Please make sure that all documents are complete, current and legible.

Should you have questions about any of these documents, or need guidance, please do not hesitate to reach out to me directly.

Best wishes,

Marc Ellis

Marc Ellis
The Refi Guy
844-304-BIKE (2453)



CREDIT APPLICATION

Deal Date:

FAX TO: 866-904-BIKE (2453)

EMAIL TO: marc@therefiguy.us

CALL US: 954-279-6619 Marc

(A) APPLICANT INFORMATION				(B) JOINT APPLICANT INFORMATION			
PRINT FULL NAME				PRINT FULL NAME			
DOB	SSN	# OF DEPENDENTS	N/A	DOB	SSN	# OF DEPENDENTS	N/A
STREET ADDRESS		COUNTY		STREET ADDRESS		COUNTY	
CITY	STATE	ZIPCODE		CITY	STATE	ZIPCODE	
HOW LONG?	HOME PHONE	CELL PHONE		HOW LONG?	HOME PHONE	CELL PHONE	
OWN / RENT?	MONTHLY RENT/MORTGAGE PMT			OWN / RENT?	MONTHLY RENT/MORTGAGE PMT		
LANDLORD OR MORTGAGE HOLDER'S NAME				LANDLORD OR MORTGAGE HOLDER'S NAME			
PREVIOUS ADDRESS (if less than 2 yrs at current address)				PREVIOUS ADDRESS (if less than 2 yrs at current address)			
CURRENT EMPLOYER'S NAME				CURRENT EMPLOYER'S NAME			
CURRENT EMPLOYER'S ADDRESS				CURRENT EMPLOYER'S ADDRESS			
GROSS ANNUAL INCOME	WORK PHONE			GROSS ANNUAL INCOME	WORK PHONE		
OCCUPATION/JOB TITLE		HOW LONG?		OCCUPATION/JOB TITLE		HOW LONG?	
PREVIOUS EMPLOYER (if less than 2 yrs on current job)		HOW LONG?		PREVIOUS EMPLOYER (if less than 2 yrs on current job)		HOW LONG?	
OTHER INCOME NOTE: Alimony, child support, or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit amount.							
GROSS MONTHLY OTHER INCOME		OTHER INCOME SOURCE		GROSS MONTHLY OTHER INCOME		OTHER INCOME SOURCE	
REFERENCE 1	PHONE		ADDRESS			RELATIONSHIP	
REFERENCE 2	PHONE		ADDRESS			RELATIONSHIP	

Mother's Maiden Name

Vehicle 2

Where Were You Born

Vehicle 3

FAIR CREDIT REPORTING ACT TO CONSUMER

THIS WILL ADVISE YOU THAT YOUR NET PAYOFF LETTER AND CREDIT APPLICATION(S) FOR SECURED DEBT WILL BE SUBMITTED TO FINANCIAL INSTITUTIONS AND THEIR AFFILIATES FOR CREDIT REVIEW AND CONSIDERATION AS TO WHETHER YOU MEET THEIR CREDIT REQUIREMENTS.

THE UNDERSIGNED FURTHER AUTHORIZES THE REFI GUY AND/OR THESE FINANCIAL INSTITUTIONS AND THEIR AFFILIATES TO OBTAIN SUCH INFORMATION THAT THEY MAY REQUIRE IN ORDER TO VERIFY INFORMATION RELATIVE TO THIS REQUEST INCLUDING REQUESTING WRITTEN PAYOFF(S), CONTACTING SPOUSES TO VERIFY SPOUSE RELATED INFORMATION.

I CERTIFY THAT ALL INFORMATION GIVEN BY ME ON THIS APPLICATION IS COMPLETE AND ACCURATE. I GIVE MY PERMISSION FOR ANY FINANCIAL INSTITUTION WHICH WILL REVIEW THIS CREDIT APPLICATION, TO INVESTIGATE MY CREDIT AND EMPLOYMENT HISTORY, AND TO ANSWER QUESTIONS ABOUT THEIR CREDIT EXPERIENCE WITH ME INCLUDING BUT NOT LIMITED TO LATE PAYMENTS, MISSED PAYMENTS OR OTHER DEFAULTS, AND THIS INFORMATION MAY BE REPORTED IN YOUR CREDIT REPORT.

APPLICANT SIGNATURE _____ **Sign Here**
 REQUIRED _____ DATE STATE EXPIR DATE

(A) APPLICANT Driver's License No. _____

JOINT APPLICANT SIGNATURE _____ **Sign Here**
 REQUIRED _____ (means you intend to apply for joint credit) DATE STATE EXP DATE

(B) Co Driver's License No. _____

A copy of the applicant/applicants drivers licence(s) must accompany this application for processing to occur.

EMAIL: _____

FOR DEALER USE ONLY CO/EMAIL: _____

NEW	USED	DEMO	YEAR	MAKE	PURCHASE DATE	NOTES TO UNDERWRITER	
MODEL		BODY STYLE		MILEAGE			MoPmt. Now:
LENDER OF CHOICE			PHONE		ACCOUNT NUMBER		VIN:
TERM and RATE		PER DIEM		COLOR	PAYOFF AMOUNT		PAYOFF GOOD TILL:
				EST SCORE 1		EST SCORE 2	
				APP#			

NEW LENDER USED FOR REFINANCING PURPOSES:

FAX TO: 866-904-2453