



INVEST IN YOUR BUSINESS OR PAY OFF HIGH INTEREST DEBT

Are you paying more than 10% interest on your credit cards? Term Loans could help you save thousands. With low personal loan interest rates and a fixed monthly payment, you can get loans to pay off credit cards, pay off high interest debt, or make a major purchase. It only takes minutes to apply.

WHY TERM LOANS

✓ **Serious Savings**

Borrow from \$50k-\$300k at fixed rates that start at 3.99% APR (with AutoPay)⁵.

✓ **Easy Experience**

Simple online application and access to live customer support. 7 days a week.

✓ **No Fees. No Catch.**

No hidden fees or pre-payment penalties. What you see is what you get.

✓ **Better Credit**

Borrowers raised their credit scores by 17 points on average when they paid off credit card debt^{**}.

TERM LOAN UNDERWRITING GUIDELINES

5-7 YEAR TERM

Interest Rates between 3.99% - 14.99%
Funding in 5-10 Days

Approval Amount between
\$25,000 - \$250,000

REQUIREMENTS

680 or Higher Personal Credit Scores
\$50,000 + Personal Income
Less than 40% DTI

DOCUMENTS TO SUBMIT FOR APPROVAL

- ✓ **Most Recently Filed Tax Return**
- ✓ **1 Month Paystubs**
- ✓ **3 Bureau Credit Report from
CreditCheckTotal.com**

Apply Online ✓
Click here to fill out the online application

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HOW MICHAEL HAINES COMPARES TO OTHER LOAN COMPANIES

	Michael Haines	Merchant Cash Advance	Peer to Peer Lending	Credit Cards
APR range	Interest Rates 3.99%-14.99% (with AutoPay) ⁵	17.99% – 44.99%	12.99% 34.99%	12.00% – 22.86% ⁶
Payments	Monthly	Daily	Bi-weekly	Monthly
Term	3, 5, or 7 years	3 or 5 years	3, 4, 5, 6, or 7 years	Rolling
Instant Pre-Approval	Yes	Yes	No	Varies
Amount	\$50,000 – \$250,000	\$1,000 – \$40,000	\$50,000 - \$300,000	Varies

SO EASY

- 1

Apply
Get pre-approved online with no hidden fees and no obligation.
- 2

Consultation
Select the right products that are best for your situation.
- 3

Sign electronically and receive your funds
sign your documents and funds are sent to you by check or wire.

Apply Online 
Click here to fill out the online application