

PERSONAL LOAN APPLICATION & AGREEMENT

1. Are you a W2 employee with pay stubs to prove it?
2. Have you worked at your current job for 12+ months?
3. Do you make \$40k+ per year or \$4k+ per month?
4. Have you had the same personal address for 12+ months?
5. Do you have no late payments in the last 12 months on your credit?
6. Do you have less than \$25k in existing credit card debt?
7. Are you seeking somewhere between \$30k-\$100k in funding?

IF APPLICANT CAN SAY "YES" TO QUESTIONS ON THE LEFT,
PLEASE RETURN THE FOLLOWING ITEMS

1. Completed Contract
2. Last 30 days of pay stubs
3. Driver license
4. Credit report or Logins to a credit website

Employer Information

Employer Name		Date Hired	
Business Phone Number		Job Title or Responsibility Description	
Address Street	City	State	Zip

Applicant

Name (First, Middle, Last – No initials please)			Social Security Number	
Date of Birth	Your Maiden Name	Mother's Maiden Name		
Home Phone No:	Cell Phone No:	Email Address:		
Residence Address				Year
Street	City	State	Zip	Moved In
Previous Residence Address (omit if more than 2 years ago)				
Street	City	State	Zip	
Yes	No	Are you a U.S. citizen? If no, please provide copy of Legal Permanent Resident card.		
Yes	No	Military Service? If yes, year entered _____ year discharged _____. Branch: _____		

Funding Needs Assessment

Your desired funding results are:	
Ideal:	Maximum:
Applicant understands Company cannot guarantee acquisition of a specific dollar amount because of the dynamics of market conditions. Applicant hereby acknowledges Company is under no obligation to fulfill a minimum funding amount to have completed contractual terms.	
Customer Signature: _____	Date: _____

BUSINESS CONSULTING & SERVICES AGREEMENT

1. IDENTIFICATION OF PARTIES. This Agreement is made between YFT Ventures Inc, a California corporation, hereafter re-ferred to as "Company," and _____(hereafter referred to as "Applicant.")
2. FUNDING SERVICE TO BE PROVIDED: The acquisition of personally guaranteed personal loans obtained with the intent to use the loan for business purposes.
3. CONSULTING SERVICES TO BE PROVIDED. Services to be provided by Company to Client are as follows: Company will provide Client with best effort consulting services for the purpose of acquiring personal loans using the personal guarantee of the Applicant.
4. CONSIDERATION AND FINANCIAL CONSULTING FEES. Client will pay to Company a fee of nine point nine percent (9.9%) of each loan approved for Client during the course of Company's service.
5. PAYMENT TERMS. (a) Client understands and agrees that any fees not paid as set forth in this paragraph will suspend services under this Agreement. (b) Client may cancel at any time without prior notice and owe no additional fee, however Client will still owe fees for approved loans from applications that were submitted by Company prior to the date of cancellation. Client understands that if they decline to accept any approved loan, this does not release their obligation to pay for Company's service, which was to get the loans approved for Client.
6. SERVICE GUARANTEE. Company provides no guarantee as to the success of the service. Applicant agrees to proceed with the understanding that they will incur no expense should Company be unsuccessful in its efforts to get loan(s) approved for Applicant.
7. GOVERNING LAW. This Agreement shall be construed in accordance with and governed for all purposes by the laws of the State of California applicable to contracts executed and wholly performed within such jurisdiction. Any dispute arising hereunder shall be referred to and heard in only a court located in Orange County, California.
8. ATTORNEY'S FEES. In the event that any action, suit, or other proceeding is instituted to interpret and/or enforce this Agreement, or to remedy a breach of this Agreement, the prevailing party shall recover all of such parties reasonable attorney's fees and costs incurred in any such suit or proceeding, including any and all appeals or petitions therefrom.
9. EFFECTIVE DATE AND TERM OF AGREEMENT. (a) The effective date of this Agreement will be the date on which Company is in receipt of one copy of the Agreement executed by Client. Company will not become Client's agent nor will Company perform any services on behalf of Client until after the effective date of this Agreement. (b) This Agreement shall expire one hundred (100) days from the date of execution.
10. ASSIGNMENT. Company has the right to assign or appoint any part of the services in this agreement.
11. COUNTERPARTS. This Agreement may be executed in counterparts, each of which shall be deemed original and said counterparts shall constitute one and the same instrument which may be sufficiently evidenced by one counterpart.

THE FOREGOING IS AGREED TO BY:

(Print Name of Applicant)

(Signature of Applicant)

(Date)