

# LEND36<sup>®</sup>



Fintech  
Credit  
Innovations Inc.

Millions of low risk applicants  
are looking.... *maybe for you*

[FintechCreditInc.com](http://FintechCreditInc.com)

## GetMeABetterLoan.com

The first true online marketplace where  
lenders compete for the consumers business



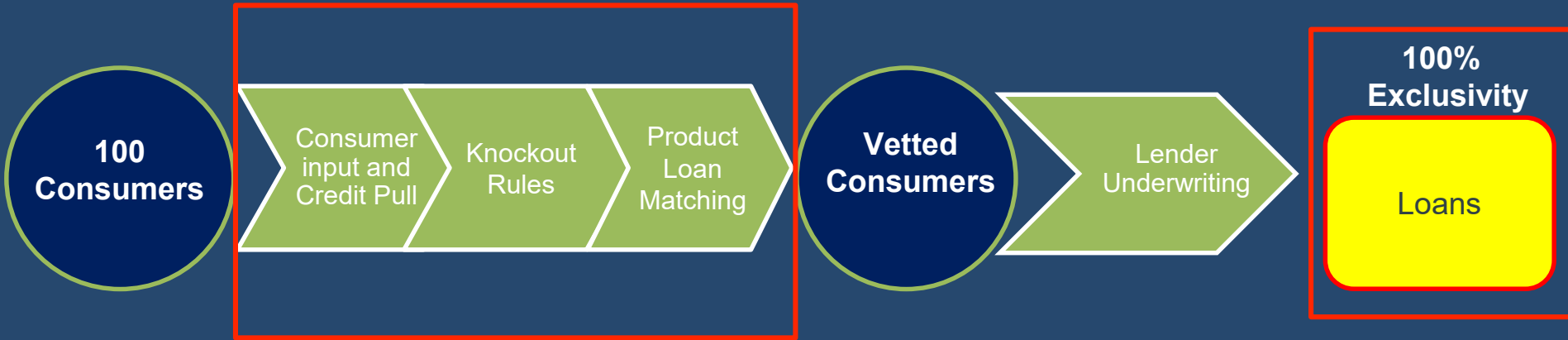
# Lead Generator Model



## Lender Challenges





- Pass consumers to lenders with limited qualifications
- Incur significant underwriting costs of non qualified applicants
- No lender exclusivity with the applicant
- Mega lenders and banks pay millions of dollars to maximize exposure

# Qualification Engine Model



## Fintech Qualification Engine

# Loan Product - Matching

Lender Name	Min-Max APR	Days to Fund	Acutal APR Experience	Closing Rate	Estimated Payment	Estimated Savings	
 Genesis Loan Center	8.99%-35.99%	1	14.99%	92.00%	\$148.40-\$153.00	\$760.00-\$737.60	<a href="#">Submit Application</a>
 Koger Financial	6.99%-49.99%	2	40.99%	61.83%	\$152.38-\$158.60	\$759.09-\$726.55	<a href="#">Submit Application</a>
 ABC Credit	36.99%-69.99%	1	41.87%	89.46%	\$160.84-\$190.87	\$743.89-\$730.99	<a href="#">Submit Application</a>
<b>Money City</b>	36.99%-99.99%	5	70.99%	68.04%	\$158.24-\$188.51	\$732.73-\$784.77	<a href="#">Submit Application</a>
<b>Pinellas Lending</b>	99.99%-149.99%	1	109.99%	95.53%	\$208.98-\$228.26	\$789.90-\$623.53	<a href="#">Submit Application</a>
 Quik Kash	70.99%-99.99%	1	81.79%	83.91%	\$190.98-\$218.26	\$700.90-\$589.67	<a href="#">Submit Application</a>
<b>JDS Lending Services</b>	50.99%-99.99%	2	85.99%	51.23%	\$218.26-\$246.40	\$680.95-\$589.90	<a href="#">Submit Application</a>

- Matching highly qualified consumers to your loan products
- Sort all loan products by columns creating custom views
- Quickly enables the consumer to identify their best loan products
- Consumers can choose up to 4 approval offers

# 2 Consumer Application Options

## New Loan



- Lock in real-time market offers from nationwide lenders competing for your business
- Our qualification engine takes all personal information and present real-time new loan offers

## Refinance



- Consumers now have options to cut their existing loan to interest rates they deserve
- Our qualification engine will take all current loan information and present real-time refinance loan offers



# 2 Minute vs. 10 Minute Application

## 2 Minute

- Fast and easy
- Mobile aware
- Captures Lender requirements
- Complete consumer credit history
  - Bankruptcy
  - Tradeline history
- Provides excellent consumer screening

## 10 Minute

- Delivers highly qualified consumers
- Captures detail consumer information
  - Banking information
  - Employment and payroll detail
- Supports Lender's advanced screening criteria



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Thank you & Questions?

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