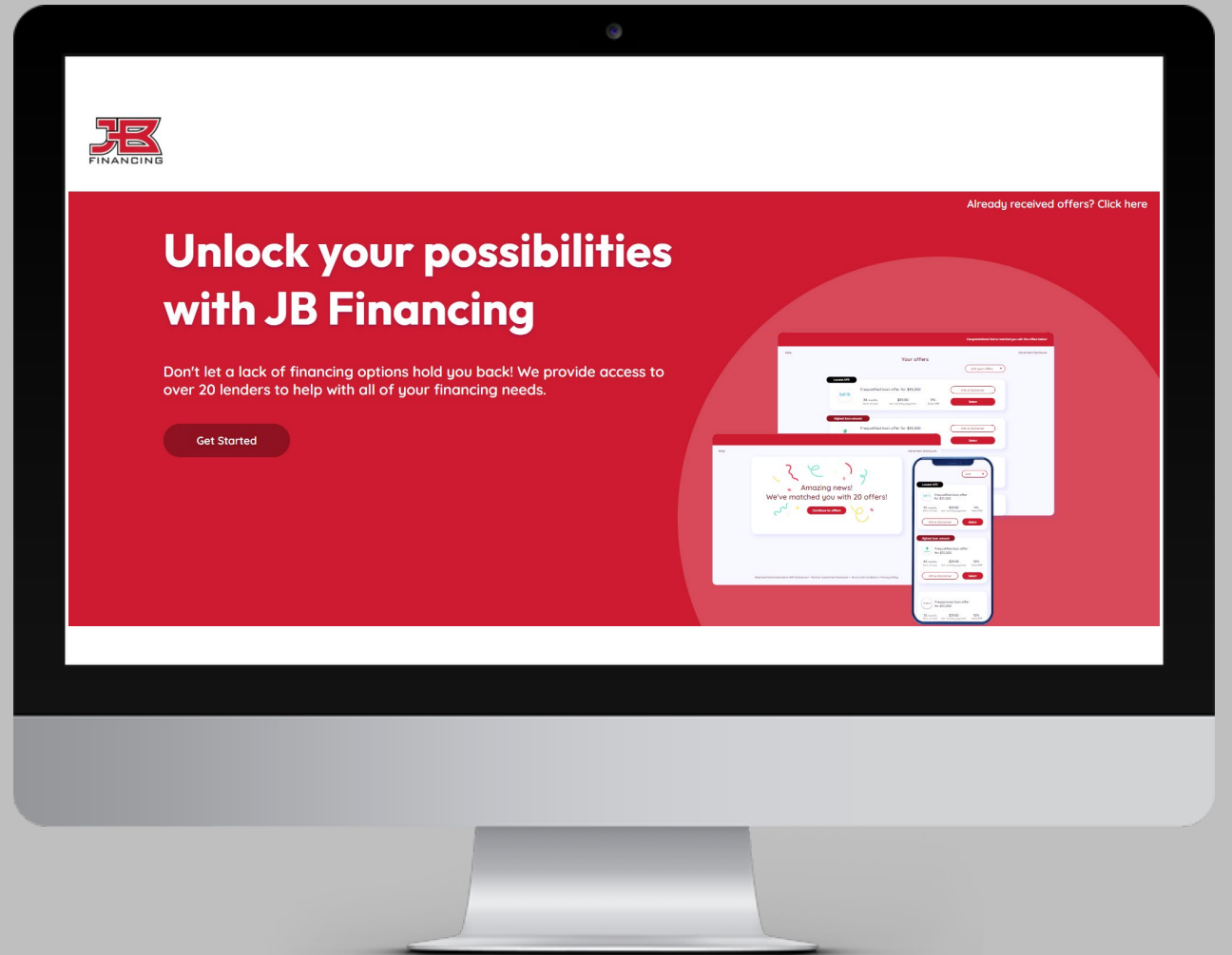




Financing Portal Guide

Applicant / Borrower Experience



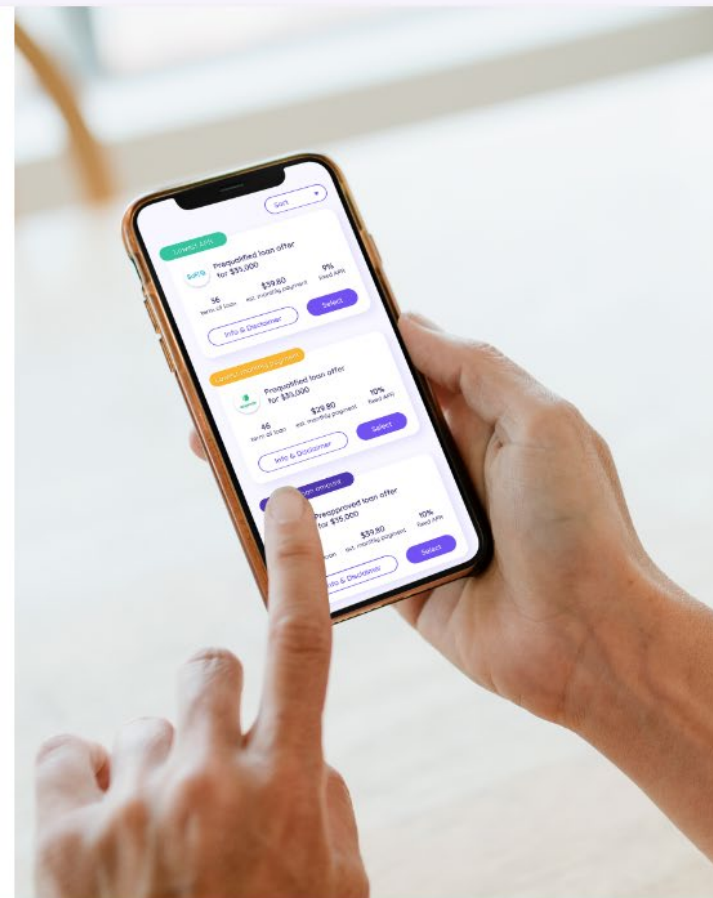
Applicant Experience Summary

The experience for your client was created to be simple and intuitive, making it easy to apply.

How it works

- 1 Your customer fills out a simple, mobile-friendly application
- 2 A real-time decision is made from 20+ lenders
- 3 Your customer chooses the offer that best fits their budget
- 4 Once completed, your customer will be funded directly

Get Started



Getting Started

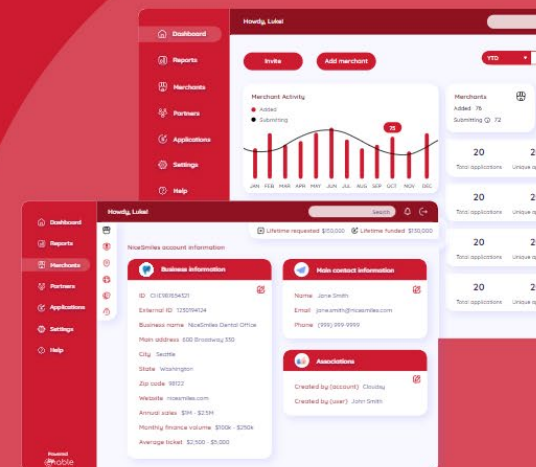
Whether your customer was sent an invite or clicked your landing page URL, they'll be directed to your application page, where they can select **"Get Started"** to begin an application for financing.



Give your customers the power of choice with JB Financing

Don't let a lack of financing options hold your business back! We provide access to over 20 lenders to help you convert more customers.

Get Started



Requested Amount

Your client will begin the process by inputting the amount they need to finance for their purchase. You should recommend that they not exceed this amount, for the best results possible.

As noted on this page, applying **does NOT** affect their credit.



Loan information

Loan amount ⓘ

Checking for loan offers is free and will NOT affect your credit score

Next

Personal Information

Your client will complete the required personal information, which is necessary for lenders to conduct a soft credit pull.

The screenshot shows a mobile application interface for a 'Personal information' form. At the top left is a back arrow icon. The title 'Personal information' is centered at the top. Below the title are four input fields arranged in a 2x2 grid. The first row contains 'First name' and 'Last name', both with empty text input boxes. The second row contains 'Date of birth' with a text input box containing the placeholder 'mm/dd/yyyy', and 'Highest education level' with a dropdown menu showing 'Select' and a downward arrow. At the bottom right of the form is a red rounded rectangular button labeled 'Next'.

Contact Information

Your client will provide their contact information so they can revisit any offers provided by our lenders.

If they've applied in the last 30 days, they'll be warned on this page that this email has already been used for an application.

Applicants can only apply once every 30 days.



← **Contact information**

Email

Phone number

We ask this so that we, our partners and their affiliated companies can contact you about the products and services you inquired about, even if your telephone number is listed on any Do-Not- Call list. Contact may be made through automatic dialing systems, artificial or prerecorded voice messaging, or text message.

Next

Address Information

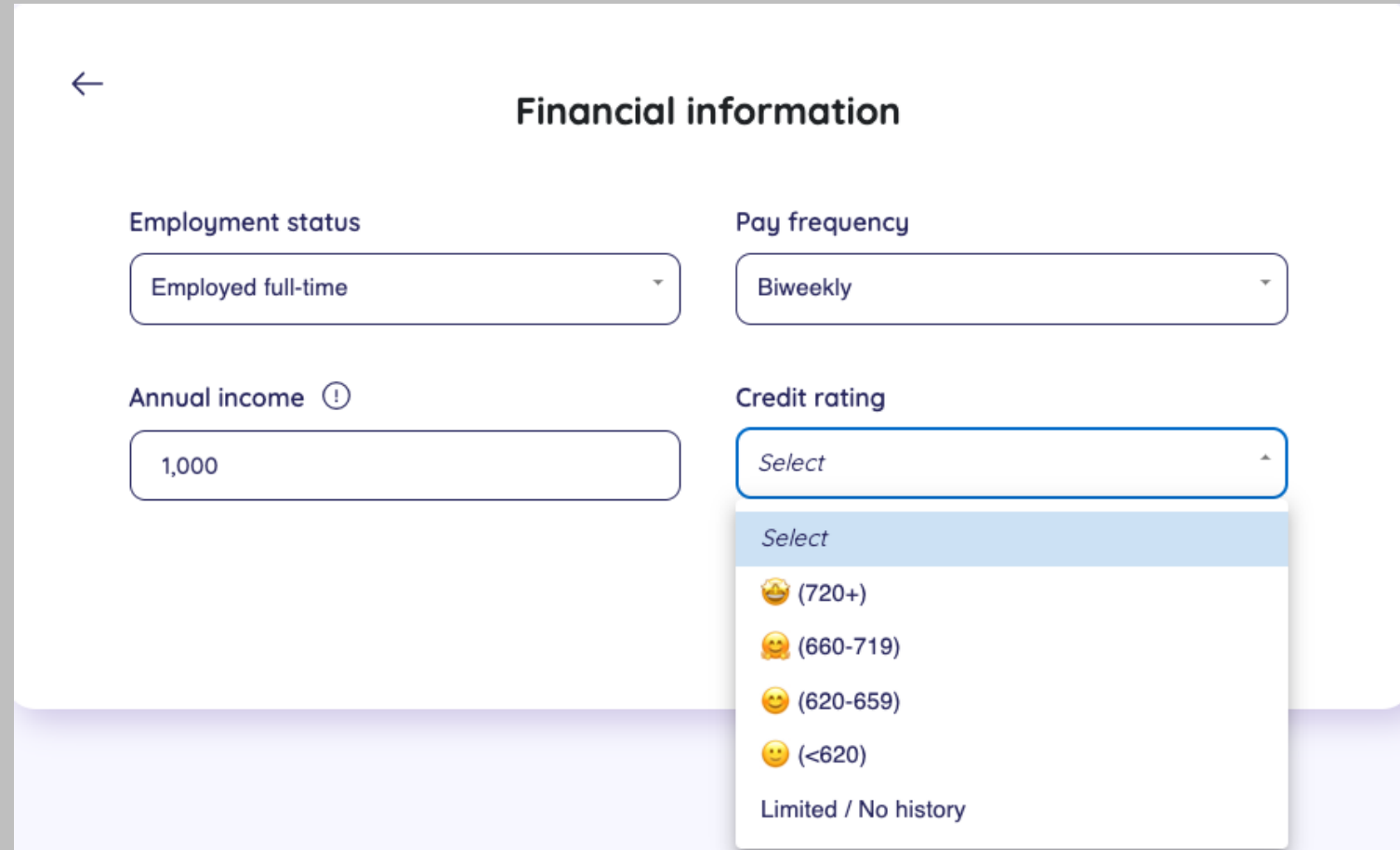
Your client will provide their address information to determine the lenders available in their state.

The screenshot shows a mobile application interface for entering address information. At the top left is a back arrow icon. The title 'Address information' is centered at the top. Below the title are five input fields arranged in two columns. The first column contains 'Street address' (text input with 'Select' placeholder), 'State' (dropdown menu with 'Select' placeholder), and 'Property status' (dropdown menu with 'Select' placeholder). The second column contains 'City' (text input) and 'Postal code' (text input). A red 'Verify' button is located at the bottom right of the form area.

Financial Information

If an applicant is **both employed and self-employed**, they should list their employment status as whichever one generates the most income.

Pay frequency pertains to that employment status.



The screenshot shows a mobile application interface for entering financial information. At the top left is a back arrow, and at the top center is the title "Financial information". The form is divided into four sections:

- Employment status:** A dropdown menu with "Employed full-time" selected.
- Pay frequency:** A dropdown menu with "Biweekly" selected.
- Annual income:** A text input field with "1,000" entered. An information icon (!) is to the right of the label.
- Credit rating:** A dropdown menu with "Select" selected. A list of options is shown below the dropdown:
 - Select
 - 😊 (720+)
 - 😊 (660-719)
 - 😊 (620-659)
 - 😊 (<620)
 - Limited / No history

Financial Information

The most important step of the application process is entering accurate FICO and gross annual income estimates.

Income should include all forms of income that the applicant has documentation to support.

If they don't know their FICO, please enter 620-659 range.



← **Financial information**

Employment status
Employed full-time

Pay frequency
Biweekly

Annual income ⓘ
1,000

Credit rating
Select

- Select
- 😊 (720+)
- 😊 (660-719)
- 😊 (620-659)
- 😊 (<620)
- Limited / No history

SSN Required

Your client will provide their social security number and the process is almost complete.



A screenshot of a web form with a red header bar. The form is centered on a white background and contains the following elements:

- A back arrow icon in the top left corner.
- The heading "You're almost there!" in a bold, dark red font.
- The label "Social security number (SSN)" in a dark grey font.
- A text input field containing the placeholder "999-99-9999" and a clear icon (an 'X' in a circle) on the right side.
- A paragraph of text: "Your SSN is used to verify your identity and check your credit. This will NOT affect your credit score. Your information is transmitted securely."
- A red, rounded rectangular button labeled "Next" at the bottom right.

Application Confirmation

The applicant will review their information to ensure correct before submitting.

They should be aware before they submit that if their credit is locked, the application won't provide any offers.



Confirm your info

Loan information

Amount

Personal information

First name

Last name

Date of birth
June 15th, 1980

Highest education level

Contact information

Email

Phone number

Authorization Required

Your client will complete the required agreements and credit authorization.

←

Agreements






























By clicking Agree and Continue, I hereby consent to the [E-Sign Agreement](#), the [Credit Authorization Agreement](#), the [Terms of Service](#) and [Privacy Policy](#), and am providing written consent under the FCRA for JB Financing and its partners to obtain consumer report information from my credit profile. I agree to be contacted by JB Financing and its partners and their affiliated companies via email and/or at the telephone number(s) I have provided above to explore various financial products and services I inquired about, including contact through automatic dialing systems, systems, artificial or pre-recorded voice messaging, or text message.

Agree and Continue



Lender Waterfall

The application is presented to the best bucket of lenders from which they're likely to receive offers.

Superprime	Prime		Nearprime	Subprime
				
				
				
				
				
				Much more...



Matched Offers (Applicant View)

Offers from lenders will be available to your client to review.



Amazing news!
We've matched you with 10 offers!

Continue to offers

Review Offers (Applicant View)

Your client can review all offers from various lenders, and sort offers by APR, monthly payment amount, offer amount, and terms.

The screenshot displays the 'Your offers' section of a web application. It features three loan offers, each with a lender logo, a prequalified offer amount of \$35,000, and specific terms. A sort dropdown menu is open, showing various sorting options.

Sort
APR: lowest to highest
Monthly payment: lowest to highest
Offer amount: highest to lowest
Term: lowest to highest
Term: highest to lowest

Filter
Lowest APR

Lender	Offer	Term	Payment	APR	Actions
SoFi	Prequalified loan offer for \$35,000	36 months (term of loan)	\$39.80 (est. monthly payment)	9% (fixed APR)	
Upgrade	Prequalified loan offer for \$35,000	46 months (term of loan)	\$29.80 (est. monthly payment)	10% (fixed APR)	Info & Disclaimer, Select
PROSPER	Prequalified loan offer for \$35,000	36 months (term of loan)	\$39.80 (est. monthly payment)	10% (fixed APR)	Info & Disclaimer, Select

Review Offers (Merchant View)

Under the Applications tab, help your client review the best offers available to them by sorting the offer columns.

Typically, borrowers want either the largest amount offered, the lowest monthly payment offered, or they want the lowest APR available.

The screenshot displays the Merchant View interface for reviewing loan offers. At the top, a progress bar shows the application stages: Started (01/27/2024), Requested (01/27/2024, \$6,000), Offered (01/27/2024), Clicked, and Funded (\$0). Below this is a table of offers with the following columns: Lender, Offer type, Term of loan, Payment, Max loan, APR, Status, and Funded.

Lender	Offer type	Term of loan	Payment	Max loan	APR	Status	Funded
Regis - Secured Loans	Pre-approved	42 months	\$190.36/mo	\$6,000.00	16.11% fixed	Offered	\$0.00
Regis - Secured Loans	Pre-approved	60 months	\$520.19/mo	\$21,000.00	16.67% fixed	Offered	\$0.00
Regis - Secured Loans	Pre-approved	60 months	\$569.49/mo	\$23,000.00	16.67% fixed	Offered	\$0.00
Regis - Secured Loans	Pre-approved	60 months	\$544.84/mo	\$22,000.00	16.67% fixed	Offered	\$0.00
Regis - Secured Loans	Pre-approved	36 months	\$93.65/mo	\$2,500.00	18.26% fixed	Offered	\$0.00

On the right side of the interface, there is contact information for the merchant, including an email address, phone number, and address. Below this, there are buttons for 'History' and 'Resend offers', with a note that the last email was sent on 01/27/24 at 8:02 am. At the bottom right, there is a section for 'Applicant Associations' with a list of locations.



Review Offers (Merchant View)

To find the offer that best suits your applicant's needs, sort by column headers. In this way, you can help identify the lowest APR, lowest monthly payment, or highest amount offered. You can use the **"Filter"** feature.

The screenshot displays a web interface for reviewing offers. At the top, there is a search bar labeled "Search applicants" with a clear button (X) and a "Filter" button. Below this is a table with the following columns: Name, Phone, Email, Merchant, Status, and App date. The table contains several rows of applicant data. To the right of the table is a sidebar with contact information for "Caitlin De Haeger" and a "Loan Information" section showing a timeline of events: Started (01/29/2024), Requested (\$5,000, 01/29/2024), Offered (01/29/2024), Clicked, and Funded (\$0).

Name	Phone	Email	Merchant	Status	App date
Nicolea Pittman	(781) 555-1000	nicolea@jbfunding.com	USA Employment Corp	Clicked	01/29/24
Terence Walker	(781) 555-1000	terence@jbfunding.com	Doc Station	No Offers	01/29/24
Walter Brown	(781) 555-1000	walter@jbfunding.com	Strategic Financial Services	Application Started	-
Jessica Hinkle	(781) 555-1000	jessica@jbfunding.com	USA	Clicked	01/29/24
Caitlin De Haeger	(781) 555-1000	cdehaeger@jbfunding.com	Mechanical Time and Space	Offered	01/29/24
-	-	-	Wilson Park Employment	Application Started	-
Terence Walker	(781) 555-1000	terence@jbfunding.com	Charger Technology	No Offers	01/29/24
Andrea Pinsky	(781) 555-1000	andrea@jbfunding.com	APPC Network Professional Training Center	No Offers	01/29/24

Loan Information

- Started 01/29/2024
- Requested • \$5,000 01/29/2024
- Offered 01/29/2024
- Clicked
- Funded • \$0

[More information](#)



Review Offers (Merchant View)

1

A timeline of the applicant's status updates and details of the selected offer, top center.



2

If you need to resend their offers, use the “**Resend offers**” button on the right side.

Merchant Information

- Account: [redacted]
- Phone: (916) 760-2070
- Address: 200 WALNUT ST CLEARFIELD, PA 16830
- Other
- EMAIL

History

Resend offers

Last email: 01/27/24 8:02 am

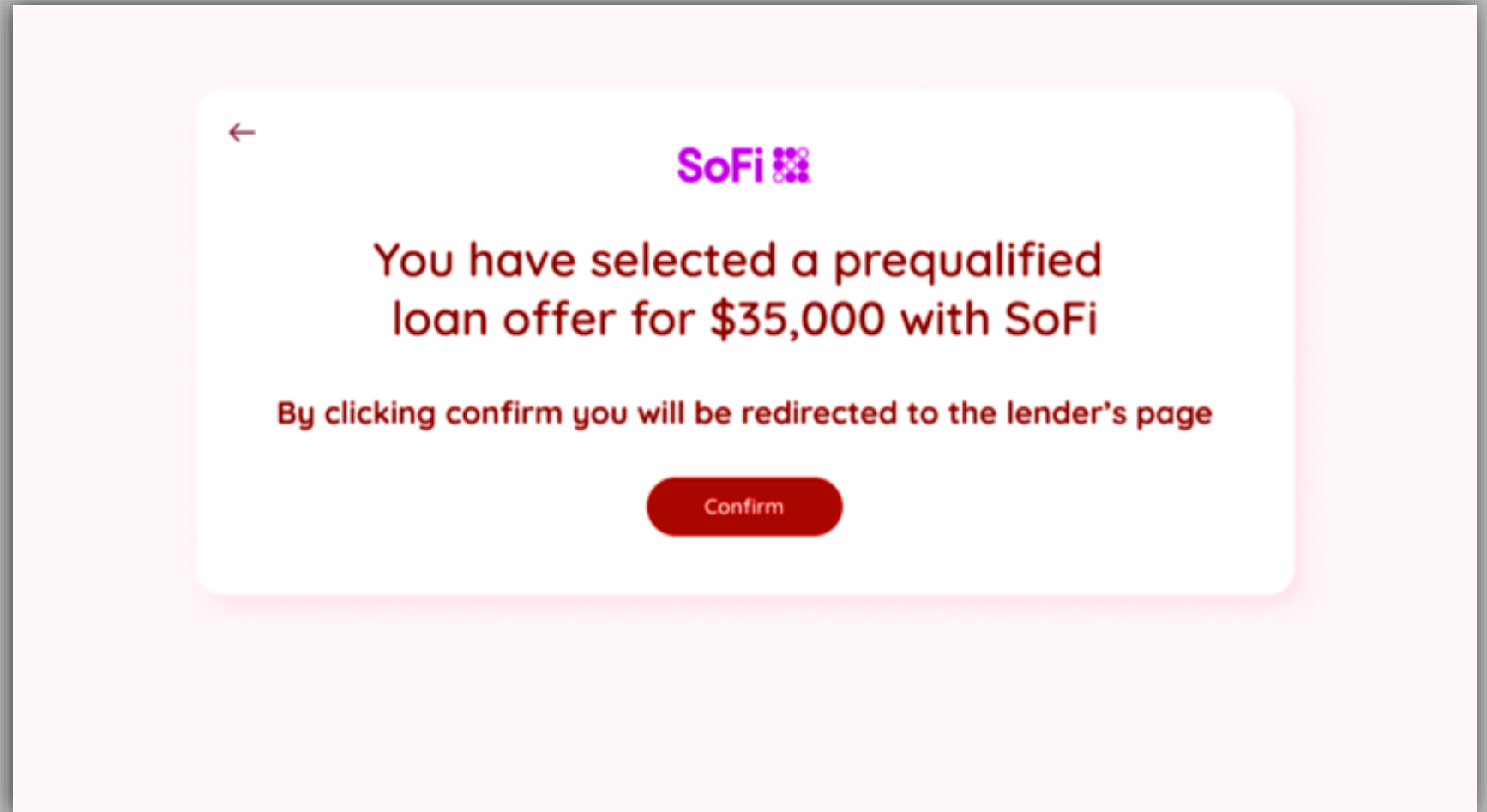
Applicant Associations

- [redacted]
- Merchant Information
- Main Location



Selected Offer (Applicant View)

Your client will select the offer that works best for them and confirm their selection.

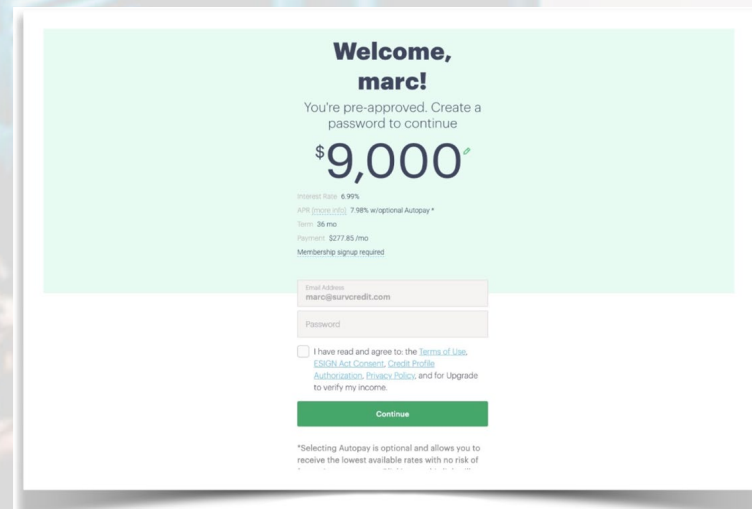


Lender Underwriting (Applicant View)

Entering underwriting with a lender will result in a hard credit inquiry on the applicant's credit report, so it's important they only choose ONE offer.

Next Steps with Lender

Client chooses a loan, and creates an account with the lender. Funds are deposited into their bank account in 48-72 hours. Client then pays the merchant.



Welcome, marc!
You're pre-approved. Create a password to continue

\$9,000^o

Interest Rate: 6.99%
APR (variable) 6.99% - 7.99% w/optional Autopay**
Term: 36 mo.
Payment: \$277.85/mo.
Membership sign-up required

Email Address
marc@survcredit.com

Password

I have read and agree to the [Terms of Use](#), [ESIGN Act Consent](#), [Credit Profile Authorization](#), [Privacy Policy](#), and for Upgrade to verify my income.

Continue

**Selecting Autopay is optional and allows you to receive the lowest available rates with no risk of late payment.



Lender Underwriting (Applicant View)

Once in pending with lender status, the applicant should be prepared to provide identification and proof of income.

Once the lender has funded the applicant, the status will show as **Funded**. You'll receive multiple notifications and can follow up with them to collect payment.



FEDERAL TRUTH-IN-LENDING DISCLOSURES

TOTAL OF PAYMENTS	AMOUNT FINANCED	FINANCE CHARGE	ANNUAL PERCENTAGE RATE
The amount you will have paid after you have made all payments as scheduled. \$14,827.32	The amount of credit provided to you or on your behalf. \$12,000.00	The dollar amount the credit will cost you. \$2,827.32	The cost of your credit as a yearly rate. 14.2979%

YOUR PAYMENT SCHEDULE WILL BE

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
36	\$411.87	MONTHLY BEGINNING 30 DAYS FROM DATE OF FUNDING.

LATE CHARGE: If you fail to make a scheduled payment within fifteen (15) days of its Due Date, you will be charged \$25.00.

PREPAYMENT: If you pay off all or part of the loan early you will not have to pay a penalty and you will not be entitled to a refund of part of the finance charge.

See the terms of this Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled due date, and prepayment refunds and penalties.
'e' means an estimate.

ITEMIZATION OF ESTIMATED AMOUNT FINANCED	
1. Amount given directly to you	\$12,000.00
2. Amount paid on your account with us	\$0.00
3. Amount paid to others on your behalf	\$0.00
4. Amount Financed	\$12,000.00
Prepaid Finance Charge	\$720.00

- SELECT OFFER
- BANK INFORMATION
- INCOME INFORMATION
- PAYMENT SETUP
- SIGN AGREEMENT
- UPLOAD DOCUMENTS

MY LOAN

AMOUNT	\$12,000
PAYMENT	\$411.87
TERM	36 Months
APR	14.24%

Status Glossary

Application Started - Incomplete applications that have not been submitted.

Application Submitted/Retrieving Offers - If application was submitted, it will briefly appear in this status as the financing waterfall process takes place (1-2 minutes).

No Offers - Application did not receive any offers.

Offered - Application has at least one offer, but typically multiple offers.

Clicked - Applicant clicks an offer to apply directly with that lender.

Pending with Lender - Applicant is in underwriting, typically submitting ID and income verification documentation.

Approved by Lender - Applicant has completed underwriting with the lender and loan agreement is being finalized.

Ready for Funding - Loan is finalized and is in the process of funding.

Funded - A loan has been funded to the applicant's bank account.



Application Notifications

You will receive notifications of applicant status changes for those you invited to apply.

1

Adjust which notifications you want to receive under **Settings > Your settings.**

Applicants that are declined by lenders in the underwriting process, will remain in a **Clicked** or **Pending** status.

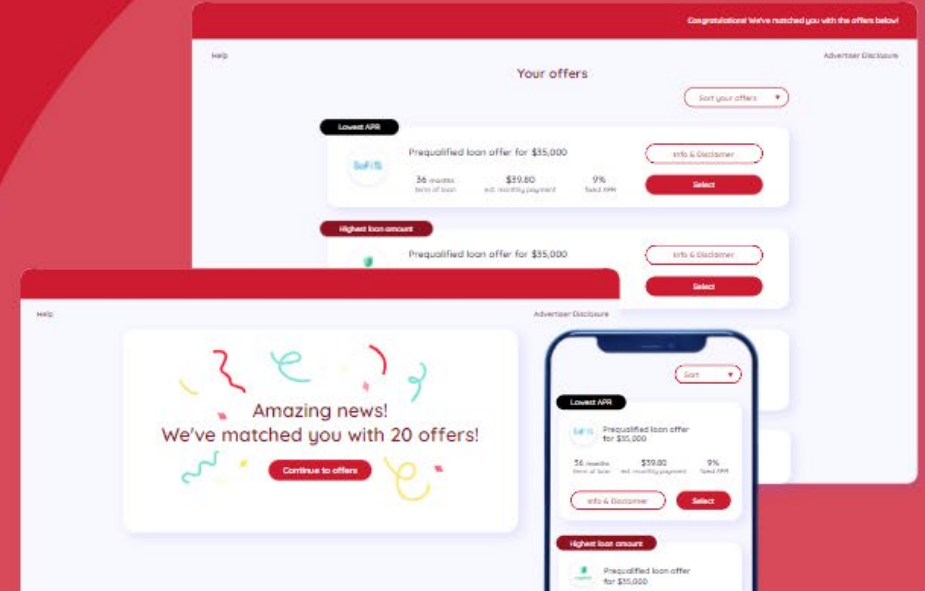
A screenshot of the JB FINANCING user interface. The top navigation bar is dark red with the text 'Howdy, [Name] & [Name]'. Below it are three tabs: 'Business account', 'Your settings' (highlighted with a red circle and the number '1'), and 'Experience settings'. On the left is a red sidebar with icons and labels for 'Dashboard', 'Applications', 'Settings' (highlighted), and 'Help'. The main content area is titled 'Your Notifications' and contains a red header for 'Email notifications'. Below this is a list of notification types, each with a toggle switch on the right:

- New borrower from landing page
- Borrower accepted invite and applied
- Application declined by lender
- Application listed for funding
- Application approved by lender
- Application pending with lender
- Application funded
- User accepted invitation

Unlock your possibilities with JB Financing

Don't let a lack of financing options hold you back! We provide access to over 20 lenders to help with all of your financing needs.

Get Started



Contact

✉ financing@jbwarranties.com

☎ 469-642-1198

📍 2221 Justin Road #119-PMB 151,
Flower Mound, TX 75028

