1. After the User completes their subscription payment, they will be requested to complete a credit report soft pull agreement. This general agreement generated by AI to fit all countries will streamline the process of pulling credit reports for users in the USA, Canada, UK, and Australia through a newly developed API module. The Admin will have full control over this feature, being able to effortlessly turn it on or off based on specific needs or regulations in different regions.
2. In addition to the credit report agreement, users will also be prompted to provide their estimated credit score, enhancing the accuracy of the credit assessment process. Simultaneously, they will be required to fill out and sign the ‘PAD - Pre-Authorized-Debit-Agreement.png’ form, conveniently located within /cursor/docs/PAD - Pre-Authorized-Debit-Agreement.png. To accommodate users from various countries, online forms corresponding to each country's requirements will be developed, ensuring a smooth and tailored experience for all users.
3. A notable feature to be introduced is the Approval Folder, which will serve as a central hub for gathering Fully Approved Users who are ready to be exported to prospective lenders. It is essential to distinguish Fully Approved Users from those in the Pre-Approval stage to maintain clarity and efficiency throughout the process. Client are Fully Approved after completing all Steps, accepting all conditions, completing all forms and signing all online documents.
4. To further assist users on their credit journey, a comprehensive How to Acquire Credit Guide will be automatically sent to them post-registration! This guide, meticulously crafted using AI technology, will consist of a minimum of 20 pages rich with detailed graphs, insightful statistics, and illustrative charts in vibrant color, all elegantly presented in PDF format. Users can expect a highly professional document boasting a polished layout and design to elevate their understanding of credit acquisition strategies.

**System to create the following Documents:**

1. LOAN GUARANTEE AGREEMENT.md (AI generated and customized to the client by the system), digital signature required
2. Marketing Authorization Form (AI generated by system, online read and check off agreement)), digital signature required.
3. Approval Letter (AI generated by system, online read and confirmed check off agreement)

After submission of application Client will use its username/password they received via email to access their client area. Upon logging in they will see the Banner informing them of what is need to do next.

The system is geared to PUSH user to complete all the Steps. So after user clicks the Pre-Approval banner

* the next banner will state 'Please complete Step 1 in your loan process'
* **Step 1:** submit the **Required Documents**. Clients can log in and upload files, they will have 3 different document types that they must upload in order to complete this step.   
  **1)** photo ID,   
  **2)** proof of income   
  **3)** proof of address as in utility bill *(this can be the same item as a driver's license has the address on it).*Once submitted Admin/Agent will be alerted so that they can confirm receipt. **Admin can set this to auto-accept after a certain time has passed (6hrs to 48hrs)**. Agent/Admin will review documents and can then mark the Step as completed.   
    
  Create a Folder called **Document Review.** When client submits their Documents in Step 1 they will be posted in a Folder called Document Review. Admin/Agent will go into this folder to review Documents and approve or disapprove. If approved the Client goes to the Next Step and System then Pushes the Client to complete Step 2. If disapproved, the client is sent an email saying that the accepted documents and they are required to resend the documents. For example, if they only submitted a driver's license, then Admin can send out the email stating that they need to submit Proof of Income and Utility Bill and so on. In this section, Admin will have a selection of Pre-formatted Emails to send out, which corresponds to the missing document(s). These Sets of Pre-formatted Emails should be in their own Folder/Section. **Or system can ask which documents are missing and send out the email based on the missing documents.**Upon submission and Approval of the required documents, the Client is now **approved** and accepted to receive our 6 month Loan Guarantee offer.
* **Step 2:** Final Approval is given and the client must digitally sign the **Agreement Online**. 12hrs after signing, Full Approval is given and shown when logged in, this time period can be edited by Admin. Then after Step 2 is completed the next time they log in the new banner will say 'Please complete Step 3 in your loan process'
* **Step 3:** Complete the **Bank Form** by providing bank account details of the account to which funds are to be sent. Then after Step 3 is completed the next time they log in the new banner will say 'Please complete Step 4 in your loan process'
* **Step 4:** **Subscription Fee** is requested, OPTIONS on how to pay the Subscription fee are also given. After sending, the client is to log back into the system to complete the **Subscription** **Fee Send FORM** which will detail how and when the fee was sent. Admin will confirm RECEIPT of fees and mark it completed.

36hrs later (set by Admin) system sends out email and will post new set of forms to be completed:

* PAD – (Pre-Authorized Debit Agreement) AI generated by system, online read and check off agreement) general agreement to incorporate USA/UK/Canada/Australia
* Soft Pull Credit Agreement - AI generated by system, online read and check off agreement) general agreement to incorporate USA/UK/Canada/Australia
* Asset and Liability Form – basic Asset and Liability AI generated form, all data saved in system under Clients file.  
  At this point users will also be prompted to provide their estimated credit score, enhancing the accuracy of the credit assessment process. Simultaneously

For the 2 agreements PAD – (Pre-Authorized Debit Agreement) and Soft Pull Credit Agreement client will simply check a box and press submit button after reading the following:   
  
I, [client’s name] here by agree to the contents of the PAD – (Pre-Authorized Debit Agreement) and the ‘Soft Pull Credit Pull Agreement’. (Check box next to submit button)

After Step 4 the last Banner will state 'Your loan is currently being processed, please stay alert for updates. Funding is Guaranteed within 6 month of subscription.

10 days after subscription client will receive our Acquire Credit Guide, downloadable from the client area. Banner will flash pushing them to download the document. User will have option to close the banner, banner will only appear 3 times after that user can download batter from the download are containing their signed agreement and all other agreements and documents.

Above emails will be listed in the folder “**Edit Step 5 Templates**”, all periods are editable by Admin.

Admin has the ability to change all settings above for example; edit banner text, edit all waiting times, edit 6 month Guarantee period. When Guarantee period is changed to say 5 month this change will effect everywhere on the site, in agreements and in DB that references the Guarantee period. Create a field called Guarantee Period so that Admin can edit it.

Create a company letterhead which all company documents will go on, letterhead color should match the email templates.

Sample of the PAD - Pre-Authorized-Debit-Agreement can found here /doc/PAD - Pre-Authorized-Debit-Agreement.png

The Soft Pull Credit Pull Agreement can be found here /docs/soft\_credit\_pull\_authorization.md

Utilize this logo /doc/logo.PNG as the company logo to be placed on all documents editable by Admin.