

Aven Question KnowledgeBase

Q1: "you can derive an income based on deposits"

A1: The option to derive an income based on deposits typically relates to fixed payment plans and interest calculations under the Aven Card. Some cardholders may have the opportunity to set up fixed payment, fixed rate installment plans (like 5, 10, 15, or 30-year plans) depending on their account agreements. These plans use a method of interest calculation that involves simple interest for some balance plans and the average daily balance method for revolving balances [1].

Please check your account agreement to verify the specific options and terms related to deriving income from deposits under your specific plan [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q2: "Please cancel this appointment "

A2: It seems like there is no direct mention of canceling an appointment in the documents you provided. However, there are instructions on canceling accounts or transactions, which might be relevant depending on context:

If you want to cancel an account, the general procedure involves notifying the respective institution in writing, given the existence of certain agreements that can be canceled within a stipulated time frame, usually three business days after entering into an agreement [1].

For any specific appointment-related details, or if you are referencing an appointment with a specific service mentioned in your documents, please provide more context or details. This will help me provide a more

accurate response. Alternatively, you may need to contact the service provider or use their application or website to manage appointments.

Sources:

[1] Account Agreement

Q3: "Over 12%? Ur nutz! "

A3: It seems like you're surprised or reacting to something related to a percentage, possibly interest rates or payment terms. If you need specific details from the documents you uploaded, such as information regarding interest rates, loan terms, or payment plans, please clarify or specify what information you're looking for!

Q4: "I need the may statement showing payment with my name attached "

A4: I couldn't find a document specifically identified as your May statement, showing payment with your name attached in the current files. It's possible the document may not have been named clearly or is missing. You might want to double-check the file contents or provide additional information that could help in locating the specific document. Alternatively, you can check your Aven Card app or online at [\[https://my.aven.com/statements\]](https://my.aven.com/statements)(<https://my.aven.com/statements>) for direct access to your statements [1]. If you have other files or details you can provide, that might help us locate it more effectively.

Sources:

[1] FAQ Document

Q5: "I believe Ive provided you with everything you have requested. Please let me know what else you might need, and how much longer will this take? Thanks!"

A5: It seems like you're checking in regarding some documents or a process. Could you please specify what you're inquiring about? For example, is it regarding payment information or another specific detail from the documents?

Q6: "if i don't "

A6: If you don't pay your Debt Protection fees, the loan addendum will be considered lapsed, and you will not be eligible to file a claim in the event of involuntary unemployment. However, even if you are unable to pay your minimum monthly payment for Aven, as long as you pay your Debt Protection fees, you will still be eligible to file a claim [1].

Sources:

[1] FAQ Document

Q7: "Why? I let you into my bank, why can't it verify me?"

A7: The bank might not be able to verify you if there are specific issues with address validation or if there are recent changes that haven't yet been registered. For instance, Aven's application process may not support recent builds, mobile homes, or recently purchased properties. It can take 4-6 weeks for a property to appear in Aven's system from the time of recording [1].

Additionally, there could be issues with income verification if the bank is unable to connect securely with your bank account or if the documents provided do not meet the specified requirements. Aven can verify income by securely connecting to an applicant's bank account or reviewing specific uploaded documents [2].

Moreover, if there were issues related to your identification document being expired, this might affect the verification process [3]. If these circumstances do not apply, you may need further assistance from Aven's support to resolve the verification issue [4].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q8: "Hello I was trying to speak to somebody regarding this product as I don't see total loan amount and appears it's 220 for upfront fee but no further costs. the loan amount I requested was forthright thousand since that's about seventyfive%ltv, don't have documents explaining everything either, trying to sign in but all it is appearing is loading license"

A8: I'm sorry to hear about the difficulties you're experiencing. From the documents provided, here's some information that may clarify your concern:

1. **Credit Limit and Cash Out Transfer:** You mentioned a requested loan amount corresponding to 75% loan-to-value (LTV), which amounts to "forthright thousand." The Credit Limit mentioned in the documents is \$41,100, and there is an Initial Cash-Out Requirement where 100% of the Credit Limit is transferred upon account activation [1] [2].
2. **Upfront Fee:** There is an Upfront Cash-Out Fee which is the greater of \$5 or 4.9% of the initial Cash-Out transfer amount. This fee is included in the balance owed on your account [1] [4].
3. **Loan Fees:** I understand you see a \$220 upfront fee mentioned, possibly as part of the 4.9% transaction fee calculation for the cash-out, rather than any ongoing costs [1].
4. **Loan and Terms:** The Aven Simple Loan is set at a fixed term and rate once accepted. Typical APRs range between 6.99% to 18%, and the terms can range from five to thirty years [6] [7].

Given that you're experiencing technical issues with account access (only seeing "loading license"), it might be best to contact Aven customer support directly for immediate assistance regarding your login difficulties and any other clarifications you need about your loan structure or costs. Their email is provided for billing-related queries: support@aven.com [1].

Please let me know if you have any more questions or need further assistance!

Sources:

[1] Account Agreement

[2] Account Agreement

[3] Account Agreement

[4] Account Agreement

[5] Account Agreement

[6] Account Agreement

[7] Account Agreement

[8] Account Agreement

Q9: "Hello, can i speak to someone over the phone? I keep getting that you guys can't verife my income."

A9: To address your concern about income verification, Aven verifies income by securely connecting to an applicant's bank account or by reviewing uploaded documents such as Form 1040, pay stubs, W2, 1099-R, 1099-SSA, 1099-B, retirement income, or benefit income. The online application will specify the types of documents you need to upload for verification [1].

If you need to speak with someone over the phone, you can schedule a call by visiting

[Aven.com/call](https://aven.com/call) or call 415-582-6613 for further assistance. Alternatively, you can email them at support@aven.com [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q10: "Already attached account"

A10: The term "Already attached account" does not appear directly in the documents uploaded. Can you provide more context or clarify what you are referring to regarding "Already attached account"? This will help

me assist you more effectively.

Q11: "APR is too high"

A11: It seems like you have concerns about your APR being too high. The APR (Annual Percentage Rate) on the Aven Card can be variable, based on an index like the Prime Rate or the Federal Funds Target Rate Upper Limit. These rates can fluctuate and are outside Aven's control [1].

The APR for the Aven Card can go up to a maximum of 18% [2]. If you have a variable-rate card, the rate may change as the underlying index changes. If you want to see your specific current APR, you should be able to find it in the Aven App under "Account Details," or on your most recent statement [3].

If you believe the APR is higher than expected or you are thinking about negotiating, it may not be possible since Aven uses a fully automated system that provides offers based on income, equity, credit, and debt obligations [2].

For further clarification or to understand specific terms related to your account, it might be helpful to refer to your account agreement or reach out to Aven's customer support directly [1].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

Q12: "How come it is not accepting my bank"

A12: Aven's system allows you to connect your bank account using routing and account numbers through the Aven Card app to make payments [1]. However, if you're encountering issues with your bank not being

accepted, it may be because certain banks or account types are incompatible with their system. Additionally, there could be specific issues related to verification or setup processes that are causing difficulties.

If your problem persists, consider reaching out to Aven's support through their app or website to get direct assistance with your specific issue [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q13: "Cancel the process"

A13: It seems you've requested to cancel the process. If there is anything specific you'd like to do with your documents or inquiries you have, please let me know how I can assist you further!

Q14: "Any early penalty pay off?"

A14: There is no prepayment penalty on an Aven Card account. You can pay more than the minimum due each month, make extra lump-sum payments, or pay off the full balance without any penalties [1].

Sources:

[1] FAQ Document

Q15: "how do payments work"

A15: Payments for Aven accounts can be structured in different ways. Here's an overview based on the type of plan or balance:

1. ****Fixed Installment Plans****: These plans involve fixed monthly payments over a set period of time (such as 5, 10, 15, or 30 years). The payments are calculated to cover the entire amount of the plan plus interest by the end of the term [1].

2. ****Revolving Balance Plans****: For these plans, the minimum monthly payment is calculated as 1% of the principal plus the monthly interest rate on the outstanding balance [1].

3. ****Variable Rate Flexibility****: While the Aven card typically involves a variable rate, some cardholders can establish fixed rate simple loan plans, depending on the details outlined in their account agreement [3].

All payments must be made through the Aven Card app or online, as they do not accept checks or cash by mail [4]. If you are interested in receiving estimates for specific payment amounts, Aven directs customers to their payment calculator available on their website [1].

If you have any other specific questions about your payment structure or want to know more about your plan, details would typically be in your account agreement or accessible through the Aven Card app.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

Q16: "You promotion in the mail claimed about \$167 per 25,000. The numbers above look quite a bit higher."

A16: It seems there was a misunderstanding regarding the promotion you received in the mail. In the details provided from the file, there is mention of different rates used for various services, but not the specific promotional rate you've mentioned.

If you saw a promotional claim such as "\$167 per \$25,000," it might relate to a specific marketing campaign

or offer, and could depend on certain conditions or restrictions, such as specific loan terms or credit criteria. Unfortunately, the search didn't yield explicit details confirming this exact rate in the document I accessed. Therefore, I would recommend contacting Aven directly or checking the specific promotional materials or documents related to your offer to get clarification on how your current rates were calculated.

Do let me know if theres anything else you need!

Q17: "Great "

A17: Hello! How can I assist you today? If you have any questions or need information related to the documents you've uploaded, feel free to ask!

Q18: "For the existing HELOC that is going to be paid off, is this a Fixed rate of 9.99%?"

A18: The documents mention that the Aven Card is both a credit card and a home equity line of credit (HELOC) [1]. However, it appears there are options for fixed rate plans for some cardholders [2] [1]. Specific details about whether your HELOC has a fixed rate of 9.99% would be provided in your account agreement. You should check your Aven account agreement or app for the exact interest rate details on your HELOC [4]. If there is any clarification needed on your loan type or to confirm the interest rate, you might also want to contact Aven's support directly [5].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

Q19: "Can I book a call? "

A19: You can book a call with Aven by visiting their website at Aven.com/call, or you can call them directly at

415-582-6613. Alternatively, you may email them at support@aven.com for further assistance [1].

Sources:

[1] FAQ Document

Q20: "I'm having an issue with my bank accounts"

A20: If you're having issues with your Aven bank accounts, there are a few common problems and solutions you can consider:

1. ****Freezing or Replacing Lost/Stolen Card:**** If your card is lost or stolen, you can freeze it through the Aven Card app and request a replacement. You can initiate this process at the following link: [Aven Services](https://my.aven.com/reportLostOrStolen) [1].
2. ****Balance and Transaction Issues:**** You can check your current balance and rewards, or view your statements through the Aven Card app. Balances and available amounts can be found at [Aven Activity](https://my.aven.com/activity), and statements are available at [Aven Statements](https://my.aven.com/statements) [2].
3. ****Payment and Hardship Services:**** If you're having payment difficulties, Aven provides multiple hardship services. It is important to note that accounts may be blocked if no payment is received by the issuance of the next statement [3].
4. ****Cash Transactions Limitations:**** Aven does not support cash withdrawals from an ATM but allows cash-out transactions directly to a personal bank account, subject to fees detailed in your account agreement [4].

For any other issues, your best approach is to contact Aven support directly at support@aven.com or through

their contact information available on their website [5]. If you need further assistance with a specific issue regarding your Aven account, please let me know so I can provide more targeted assistance.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

Q21: "Im having a hard time getting in contact with my flood insurance company. I spoke with my mortgage company they have everything in record."

A21: I wasn't able to locate specific contact information for your flood insurance company in the uploaded documents. However, you mentioned that all information is on record with your mortgage company. I suggest contacting them directly to request the insurance contact details that they have on file.

Additionally, if you have a mortgage account with Aven or Coastal Community Bank, it might be helpful to reach out to their customer service for assistance regarding insurance documentation. You can contact Aven customer support by calling 415-582-6613 or emailing support@aven.com [1].

Sources:

[1] FAQ Document

Q22: "Ok"

A22: How may I assist you with the uploaded documents? Do you have any specific questions or requests regarding them?

Q23: "Great "

A23: Hello! How can I assist you today? If you have any questions or need information related to the documents you've uploaded, feel free to ask!

Q24: "Not interested in a 13.24% apr"

A24: If you are not interested in a 13.24% APR, it's worth noting that the APR on your Aven account is variable and depends on an index such as the Wall Street Journal Prime or the Federal Reserve rates [1]. The actual APR may also depend on specific conditions or offers detailed in your account agreement [1].

If you have any further questions about the terms or would like to explore different rates, you might want to review your account agreement or get in touch with Aven support for alternative options.

Sources:

[1] FAQ Document

[2] FAQ Document

Q25: "RATE TOO HIGH"

A25: The rates for the Aven card are variable, meaning they depend on indices like the Prime Rate published in the Wall Street Journal or the Federal Funds Target Rate set by the Federal Reserve [1]. As these indices shift up or down, so will the Annual Percentage Rate (APR) on the Aven card and any variable-rate credit products [1].

If you feel the rate is too high, it's worth noting that Aven's offers are generated by an automated underwriting system based on an applicants income, equity, credit, and debt obligations [3]. Currently, Aven does not adjust offers manually, so this process cannot be overridden for lower rates [3]. Additionally, the maximum APR for the Aven card is capped at 18%, as specified in the account agreement [3].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

Q26: "Interest rate too high "

A26: If you're finding the interest rate on your Aven account to be too high, there are a few things to consider.

1. ****Variable vs. Fixed Rates****: The Aven Card is primarily a variable rate credit card, meaning the interest rate can fluctuate based on an index, like the Prime Rate or the Federal Funds Target Rate as published by the Federal Reserve [1]. This index can change several times a year, affecting your Annual Percentage Rate (APR) [1].

2. ****Possibility for Fixed Rate****: Some Aven cardholders may qualify for a fixed payment, fixed rate Simple Loan plans. You could review your account agreement to check if this is applicable to you [1].

3. ****Rate Determination****: The interest rate and credit line size are determined by Aven's automated underwriting system, which considers factors like income, equity, credit, and debt obligations. Unfortunately, the system does not allow for modifications of these determined rates [1].

4. ****Interest Rate Caps****: Aven does have a cap on the maximum APR, which is set at 18% [5].

To address concerns or possibly explore changes, I would suggest contacting Aven's customer service to discuss your specific account details and any available options. Additionally, check your account agreement for any specific terms that might apply to your situation. [1] [5].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

[6] FAQ Document

[7] FAQ Document

Q27: "Need to speak with someone about the terms of my loan "

A27: To discuss the terms of your loan, you'll need to know the following points:

1. ****APR Details****: Your APR for Simple Loan Plans ranges from 10.74% to 18% depending on the specific transaction and agreements made at the time of setting up the loan [1].
2. ****Fixed Payments****: If you are using a Simple Loan Plan, it features a fixed APR and fixed monthly payment for the life of the plan [1]. Your selected plan will have a fixed monthly payment amount that will be presented to you upon selection [3].
3. ****Payment Calculations****: Each Simple Loan Plan's monthly payment will contribute to your total Minimum Payment Due each month [1].
4. ****Plan Availability****: The availability of these plans is not guaranteed and cannot be predicted in advance. It depends on when and how they are offered during transactions [3].
5. ****Repayment Flexibility****: The plan can be paid off early without incurring any penalty, offering some flexibility if you wish to pay it off sooner [1].

For any detailed inquiries or further discussion, you should contact the customer service or support representing your loan provider, as they can provide specific advice tailored to your situation.

Sources:

[1] Account Agreement

[2] Account Agreement

[3] Account Agreement

[4] Account Agreement

[5] Account Agreement

[6] Account Agreement

Q28: "What is total savings?"

A28: The available documents do not directly define a specific term as "total savings." However, if this pertains to a component of your account or a specific term used by your financial institution, it is recommended to check related account statements or contact your financial advisor or institution for precise information. If there are specific details about a savings plan or account-related savings in your documents, such terms might require clarification directly with your service provider. If you need further assistance or details from your account, you can explore this by reviewing your account agreement or reaching out to your financial institution's support team.

Q29: "This interest rate is entirely toooooo high!!!!"

A29: Based on your documents, the interest rate on your Aven account can depend on various factors. Generally, Aven offers both variable and fixed rate options. The variable rate is determined by an Index, such as the Prime Rate published in the Wall Street Journal or the Federal Funds Target Rate Upper Limit set by the Federal Reserve. Since these indexes are outside of Aven's control, the rates can fluctuate [1].

Additionally, your account agreement will specify the rate being applied to your account. For fixed payment,

fixed-rate plans, interest is calculated based on the current variable rate plus a fixed rate premium at the time the plan is set up [2].

If you feel that your rate is unexpectedly high, it may be worthwhile to review the specific indexes and terms your account is tied to, as detailed in your account agreement. You can access these details using the Aven Card app under account details or in your statements [3].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q30: "When will my spouse receive the text to start her signing process?"

A30: The information about when your spouse will receive a text to start her signing process is not specifically available in the documents you provided. However, it's noted that all signers, including spouses, need their own individual notary session for signing, which takes place online [1].

For precise details, such as notification timings, it might be best to directly contact Aven support via email at support@aven.com [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q31: "Rate is way too high. Higher than current HELOC and higher than another finance company we are working with now on a refi."

A31: If you are concerned about the interest rate on your current loan, it may be helpful to review the specific terms outlined in your loan agreement or application report. This can provide clarity on the rate and

conditions you agreed upon. If you have questions about how your rate is structured or want to compare it to your HELOC or refinance terms with another company, I can assist in locating relevant documentation from your files. Please let me know how you would like to proceed or if you have a specific document in mind to review.

Q32: "is there a prepayment penalty on this option ?"

A32: There is no prepayment penalty on your Aven account. You are free to pay more than the minimum due each month, make extra lump-sum payments, or even pay off your entire balance without incurring any additional charges [1].

Sources:

[1] FAQ Document

Q33: "Can this be paid off early with no penalty?"

A33: There is no prepayment penalty on an Aven Card account. Cardholders are allowed to make extra payments, including lump-sum payments or paying off the entire balance early without any penalty [1].

Sources:

[1] FAQ Document

Q34: "What is an acceptable format for document (i.e. pay stub, W-2, etc) submission?"

A34: For document submissions like pay stubs or W-2s, Aven typically verifies income by either securely connecting to an applicants bank account or by reviewing uploaded documents such as Form 1040, pay stubs, W-2, 1099-R, 1099-SSA, 1099-B, retirement income, and benefit income. The online application will provide specific instructions regarding the types of documents to upload [1].

Sources:

[1] FAQ Document

Q35: "When does my wife sign as non-borrowing spouse. She is ble , but "

A35: Your wife, as a non-borrowing spouse, is required to sign certain documents even if she isn't directly involved in the loan or property deal. Specifically, she needs to sign the Deed of Trust and the Notice of Right to Cancel as a non-borrowing signer. This is a requirement under Aven's policy and applies in all states, ensuring that she is aware of any lien on the property due to the spousal relationship, even if she isnt listed on the title [1].

Additionally, it is part of Aven's policy to have both property owners and spouses sign certain agreements, such as the Deed of Trust and the Notice of Right to Cancel, even if they are not directly borrowing, as this covers them as non-borrowing signers [2]. Should there be any uncertainty about the requirement of a spouse's signature due to title issues, it might be necessary to provide supporting documents like a quitclaim deed or an interspousal transfer deed [3].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q36: "What would payments be for \$50,000"

A36: For a loan amount of \$50,000 with Aven, you can have different payment structures based on the type of plan you choose. Aven offers both revolving balance plans and fixed monthly payment plans:

1. ****Revolving Balance Plans:**** The minimum monthly payment is 1% of the principal plus the interest rate for the month on the outstanding balance [1].
2. ****Fixed Monthly Payment Plans:**** The monthly payment remains the same every month and includes both principal repayment and interest. These plans usually amortize over several years, and specific terms,

including the exact monthly payment amount, should be detailed in the account agreement [1].

Unfortunately, without specific details on your policy or loan terms, such as the interest rate or the specific fixed payment plan you might choose, I can't provide an exact monthly payment amount. You may want to utilize Aven's online payment calculator at [https://www.aven.com/paymentcalculator`](https://www.aven.com/paymentcalculator) for a personalized estimate [1].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q37: "Whats the value you are using for the home."

A37: The value being used for your home is estimated using Aven's automated system that utilizes industry-leading technologies. This estimation is provided at no cost to the customer [1].

Sources:

[1] FAQ Document

Q38: "I need answers. I was told that since I am the trustee of my mother's house I need to be on the application. I thought I just needed to sign."

A38: As a trustee of a house, you are generally required to be involved in financial or legal transactions related to that property. This would often mean being on the application itself, rather than just signing. The documentation suggests that all applicants, which would include trustees of a property, need to sign the necessary agreements and not just act as a signer. All property owners, including trustees, must be involved in the formal application process, as this role involves legal responsibility and decision-making authority over the property [1] [2].

Sources:

[1] Account Agreement

[2] FAQ Document

Q39: "Can i pay the card off and reuse?"

A39: Yes, you can pay off your Aven card and reuse it. Once the card is paid off and the balances are no longer subject to reversal or dispute, the Aven account can typically be used again. A full payoff allows for reuse of the line of credit, similar to other credit card products, unless the account is closed entirely [1].

Sources:

[1] FAQ Document

Q40: "I dont want this offer. I want to talk to someone "

A40: If you wish to decline an offer or discuss your account with someone directly, you can contact Aven customer support. You may reach out by calling 415-582-6613 or emailing support@aven.com. Additionally, you can schedule a phone call by visiting Aven.com/call [1].

Sources:

[1] FAQ Document

Q41: "I want to explore more terms and amounts"

A41: The terms and amounts for your Aven Simple Loan can vary based on the transaction and the type of plan you choose. Here's an overview of the different terms and amounts available:

1. **Aven Simple Loans**:

- APR: Ranges from 6.99% to 18% depending on the loan [1].
- Terms: Can range from 5 to 30 years for most transactions [2], and 12 months specifically for recording or registration charges [3].

- Features a fixed term and fixed monthly payment during the term [3].
- You have the option to prepay without penalties [1].

2. ****Revolving Plans****:

- These are based on your variable purchase APR.
- Monthly payments vary and are calculated based on a percentage of the amount transferred or cashed out, plus any fees or interest [2].

3. ****Minimum Payment Due****:

- If your account balance is greater than \$25, the minimum payment will include past-due amounts along with greater sum of \$25, or the calculation of 1% of the purchase principal balance plus fees or interest incurred [7].

These terms and rates could periodically be updated or changed, and promotional offers with lower APRs may be available from time to time [3]. If you're looking to explore further, you might want to review the specific terms associated with promotional offers or any changes in the market rates that could affect your APR.

Sources:

[1] Account Agreement

[2] Account Agreement

[3] Account Agreement

[4] Account Agreement

[5] Account Agreement

[6] Account Agreement

[7] Account Agreement

[8] Account Agreement

Q42: "what is the time element for approval?"

A42: The time element for completing an application after the approval offer is as follows: Applicants have 30 calendar days from the application start to accept an offer, if given. Once the offer is accepted, they have an additional 30 calendar days to complete the notarization session [1].

Sources:

[1] FAQ Document

Q43: "Ill wait thanks"

A43: Please feel free to ask if there's anything specific you need assistance with or information you're looking for in the documents. I'm here to help!

Q44: "Does the Cash Upfront give me the entire amount being borrowed in addition to a card being sent?"

A44: Yes, the "Cash Upfront" feature indeed requires that 100% of the credit limit be taken at account activation and transferred to your bank account. This is fulfilled through an "Initial Cash-Out Requirement" which involves a transfer of 100% of your credit limit, less any applicable fees, to your specified bank account. This transaction has an associated fee of 4.9% of the cash-out amount [1]. Additionally, your Aven card will generally be sent within 7 business days after the account is opened [2].

Sources:

[1] Account Agreement

[2] FAQ Document

Q45: "The offer in the mail "

A45: The offer in your mail is valid for 30 calendar days from the time it was made. Applicants must accept and complete the signing within this period, otherwise the offer will expire [1].

Sources:

Q46: "Form 1099 has been uploaded twice. Tax return has been submitted. All documents have been submitted. No one there seems to know what they are looking at. "

A46: It seems like there's confusion regarding the document submission process, particularly with your Form 1099 submissions. Here are a few steps you can take to address this issue:

1. ****Form 1099 Submission****: If the Form 1099 has been uploaded twice, verify with the appropriate department to ensure that the duplicate has not caused an error in processing your submission. You can confirm the correct handling of Form 1099 when "Aven is required to furnish IRS Form 1099 - MISC if certain credits to your Aven account equal or exceed \$600 for the calendar year" [1].
2. ****Tax Return Confirmation****: Ensure you have a confirmation of your tax return submission. This would typically be an acknowledgment or receipt from the IRS or the tax platform you used.
3. ****Document Submission Confirmation****: Depending on the platform or service providing this, you should receive confirmation of any and all documents submitted. If you have not received any communication, follow up with customer support or the respective department to verify the status of your uploads. Sometimes, there are options available for you to check the status of your documents online through an account portal.
4. ****Contact Support****: If issues persist and there seems to be a misunderstanding, contact support directly. It appears the preferred method is to email support@aven.com or call 415-582-6613 [2]. Be sure to have all relevant information and document reference numbers ready when contacting support for a faster resolution.

Please ensure these steps are in accordance with any conditions or requirements of the platform or company you're dealing with.

Sources:

[1] FAQ Document

[2] FAQ Document

Q47: "Current APR 9.25%"

A47: The current APR of 9.25% is mentioned in the context of determining monthly interest rates, which are calculated by dividing the APR by 365 and then multiplying by the number of days in that monthly billing cycle [1]. This means that the APR is a key factor in calculating monthly interest, and any changes to it will directly affect the monthly interest rate you pay. If you have any more questions or need further assistance, feel free to ask!

Sources:

[1] FAQ Document

Q48: "Where did my ss# get input incorrectly?"

A48: I couldn't find specific information about where your Social Security Number (SSN) was input incorrectly within the provided documents. If an incorrect SSN input is affecting your account or is a concern, it would be best to contact Aven's support team directly through support@aven.com for assistance on handling SSN errors or verifications [1].

Sources:

[1] FAQ Document

Q49: "When will you send me a card? Thank you "

A49: Your Aven card generally arrives within 7 business days from when your account was opened [1].

Sources:

[1] FAQ Document

Q50: "What are you missing? "

A50: The phrase "What are you missing?" doesn't appear to be addressed specifically in the documents I have access to. It might be helpful if you could provide more context or elaborate on what you're trying to find or clarify.

If you have any specific questions or need information about your Aven account, payment plans, or other related topics, please let me know. I'm here to help with any details or queries you might have regarding your account or the services connected to Aven.

Q51: "No thanks"

A51: Could you please clarify what you mean by "No thanks"? Are you looking for something specific in the uploaded documents or is there any other assistance you require? Let me know how I can help you!

Q52: "Please let me know status of application. You keep asking for income verification, I have submitted documents to verify my income stated on the application."

A52: To verify your income, Aven may require you to securely connect your bank account or upload specific documents such as Form 1040, pay stubs, W2s, 1099-R, 1099-SSA, 1099-B, retirement income, or benefit income documents. These requirements are usually outlined in Aven's online application instructions [1].

If you have already submitted your income verification documents and they are requesting them again, it's possible that the documents did not meet the specific criteria or requirements outlined in the application. It could also be due to some discrepancy or need for additional information related to your submission [2] [3].

For a detailed response regarding your actual application status or to understand precisely why income verification is being requested again, it is recommended that you contact Aven directly. You can email them at support@aven.com or schedule a call via their website [4].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q53: "My wife is stay at Home wife"

A53: The phrase "My wife is stay at Home wife" isn't specifically addressed in the documents provided. If you need specific information regarding situations outlined in these documents, such as claiming benefits or any impact on the application due to being a stay-at-home spouse, you might directly inquire about those specific scenarios based on what's related to your accounts or terms with Aven. If there's a specific discussion point or question regarding being a stay-at-home spouse that you're referring to, please clarify or provide more context.

Q54: "Hello, I know this is going to sound crazy. I am in the middle of interviewing for a job. Im guessing I need to wait till I get the job to apply. How long is this offer good? Can you give me an estimate of payment for 35,000? Thank you."

A54: The loan offer you received is valid for 30 calendar days from the date of your application. You have this period to accept and finish signing the offer, after which it will expire [1].

To get an estimate of a payment for \$35,000, you should visit the payment calculator available at Aven's website. They provide payment estimates based on different loan terms and figures [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q55: "None"

A55: Could you please provide more details about what information you're looking for, or clarify your question

further?

Q56: "No thanks!"

A56: If you have any questions or need assistance regarding the documents you uploaded, feel free to ask!

Q57: "draw period"

A57: The term "draw period" appears in the context of initial draw requirements for the Aven Home Card.

Some offers may have an initial draw requirement that must be met. For cards with lines above \$100,000, if the draw in the first 90 days is less than \$50,000, Aven may reduce the line size to the amount outstanding, plus \$25,000 [1].

Sources:

[1] FAQ Document

Q58: "winding pl"

A58: The file doesn't provide information specifically related to "winding pl." Could you please provide more context or check if there's a different spelling or term you intended to use?

Q59: "Please withdraw this application."

A59: To withdraw your application, you can simply allow it to expire naturally after a period of inactivity. There is no need for an explicit cancellation process [1].

Sources:

[1] FAQ Document

Q60: "How long after the e-notary does it typically take for approval ? "

A60: After the e-notary session, typically everything has been finalized since it's the final step in the process [1]. Therefore, there is no further approval process required after successful completion of the notarization. However, there is a 3-day rescission period required by consumer protection regulations during which you

cannot access the funds [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q61: "I will not have my most recent pay stub until next week, but they are all similar. "

A61: I understand you're waiting for your most recent pay stub. If you need any assistance related to documents or information already provided, feel free to ask! If this was meant to accompany a request, could you please clarify what you need help with?

Q62: "Is this a loan or credit card ?"

A62: The document features an Aven Card, which is a credit card that also functions as a home equity line of credit. Aven offers a credit card platform where customers can utilize both typical credit card features and access equity in their homes through a line of credit [1].

Sources:

[1] FAQ Document

Q63: "can I borrow more? Or even use a house as collateral?"

A63: Regarding your queries:

1. ****Borrowing More:**** If you're looking to increase your credit line with Aven, the maximum line size currently offered is \$250,000. The credit line size and interest rate are determined by their automated underwriting system, which is fully automated and calculates offers based on an applicants income, equity, credit, and debt obligations [1].

2. ****Using a House as Collateral:**** Aven is a home equity line of credit accessed through a credit card,

meaning your home can indeed be used as collateral. However, note that Aven requires the property not to be listed for sale during the origination process [2]. Additionally, Aven places a lien on the home for the approved line size amount upon opening the account [3].

If you have further questions or need more detailed information, please refer to your account agreement or contact Aven directly.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q64: "It wont let me put in proper address!!!"

A64: If your address is not being validated or auto-completing during the application process, it may be due to several possible reasons. Aven's application process may not support recent builds, mobile homes, or recently purchased properties. Additionally, it might take 4-6 weeks for a property to appear on Aven's systems from the time of recording. If this problem occurs, you can try clicking "Enter address manually" to resolve the issue [1].

Sources:

[1] FAQ Document

Q65: "How soon will I know"

A65: You can expect to receive your Aven card generally within 7 business days from the time your account was opened [1].

Sources:

[1] FAQ Document

Q66: "montesdeoca.maria1@gmail.com"

A66: The email "montesdeoca.maria1@gmail.com" does not seem to be directly referenced in the provided documents. If you have a specific question or need information related to a person or account associated with this email, please let me know how I may assist you further!

Q67: "GThis card is to be in my name only--Robert L.Lancec"

A67: I could not find any information regarding "GThis card is to be in my name only--Robert L.Lancec" in the provided documents. Could you please provide more details or clarify your request?

Q68: "I cannot continue with the notary until I send my husbands death certificate. How do I do that ???"

A68: To send your husband's death certificate for the notary process, you need to email a copy of the death certificate to support@aven.com. Once you send the email, Aven's application team will review the documentation within 10 business days. Further documentation may be required to complete the process [1].

Sources:

[1] FAQ Document

Q69: "I need to change my address 6587 N. 1st St., Fresno 93710"

A69: To change your address, it is generally advisable to contact the support team of the organization handling your account. For Aven, you should visit their support page at Aven.com/support or email them directly at support@aven.com to inquire about the procedure for updating your address [1].

Sources:

[1] FAQ Document

Q70: "Start a new application "

A70: To start a new application with Aven, you will need to meet certain eligibility criteria. You can begin the application process through Aven's website or app, where Aven's bank-standard underwriting system will automatically generate an offer based on your income, equity, credit, and debt obligations. It's important to

note that all applicants must be at least 18 years old and possess valid government-issued identification [1].

You will need to provide various documentation, potentially including bank statements or tax forms, for income verification. The specific documents required will be outlined during the online application process [2].

Once an offer is made, you have 30 days to accept it and complete any necessary notary sessions, which are fully conducted online [3].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q71: "Stop the application, I gave uploaded everything. This is not worth the hassle. "

A71: If you wish to stop or cancel your application with Aven, you don't need to take any explicit actions to cancel it. The application process will automatically expire on its own due to inactivity. This means there is no specific step you need to undertake to withdraw your application [1].

Sources:

[1] FAQ Document

Q72: "Why the cash back is not 3%, which I saw it on the website to start the application?"

A72: The cashback rate you are seeing is 2%, not 3%, due to the conditions related to your specific plan. Cashback rewards with eligible purchase transactions are generally set at a rate of 2% when autopay is turned on. This rate might have been different or higher in promotional materials or offers you initially saw, but your current settings, such as choosing autopay or not, affect this rate [1].

Sources:

Q73: "I do NOT need a Home Equity Loan!"

A73: Could you please clarify if you need any specific information regarding your loan or payment plan? If you're seeking information about monthly payments or your term plans, let me know so I can assist you accordingly.

Q74: "I can't upload ID"

A74: If you're experiencing difficulties uploading your ID, make sure the file size is within acceptable limits, the file format is supported, and your internet connection is stable. If the problem persists, try using a different browser or device, or contact support for assistance. If there's anything specific about the issue you need help with, feel free to let me know!

Q75: "System shows 1% fees, then charged 2.5% !!"

A75: The misunderstanding regarding being charged 2.5% instead of 1% might be related to a specific fee applicable to your transactions. For example, a cash-out transaction fee or a balance transfer fee on your account can be 2.5% of the transfer amount, a common practice noted in your account agreement [1].

On the other hand, the 1% may be referring to the minimum payment calculation for revolving plans as per July 2023 FAQ:

"For revolving balance plans, the minimum monthly payment is 1% of the principal plus the monthly interest rate on the outstanding balance" [2].

It appears there is a specific transaction fee of 2.5% for cash-out and balance transfer transactions, which could explain the 2.5% issue [3].

Sources:

[1] Account Agreement

[2] FAQ Document

[3] Account Agreement

Q76: "Just hope you're honest!"

A76: Could you please provide more context or clarify what you are referring to? I'm here to assist you with information based on the documents you've uploaded or any questions you might have.

Q77: "What would my monthly payments be"

A77: Based on the details available from your loan agreement, Aven Simple Loans offer a fixed monthly payment for the duration of the plan. Once you create an Aven Simple Loan, this payment will remain constant until the plan's terms are completely fulfilled [1] [2].

For an initial balance of \$10,000 with an Annual Percentage Rate (APR) of 18% and a repayment period of 5 years, you would make 60 monthly payments of approximately \$202.72 [2].

If you have multiple Aven Simple Loans, each payment will contribute to your total Minimum Payment Due each month [2] [5].

If you require specific details about your current account, it would be best to check directly under your account agreement or contact Aven Customer Service for precise figures and personalized support regarding your monthly payments.

Sources:

[1] Account Agreement

[2] Account Agreement

[3] Account Agreement

[4] Account Agreement

[5] Account Agreement

Q78: "Do I have a payment if little on bill?"

A78: If there is a little or zero balance on your bill, there may not be a payment due for that cycle. According to the documents, if an account has a zero balance in any cycle, there will be no payment due for that cycle [1]. You should check the details of your specific account plan or your monthly statement for precise information regarding your payment obligations. If your plan has a balance due, it will be outlined in the account statement or app alerts [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q79: "Can I finish application later"

A79: Yes, you can finish your application later. The offer is valid for 30 days from the date of application, and you can reschedule the notary session within this window [1].

Sources:

[1] FAQ Document

Q80: "NO"

A80: It seems the message is incomplete or unclear. Could you please provide more context or clarify your request?

Q81: "I'm sorry I need to cancel my application at this time."

A81: You do not need to explicitly cancel your application. Your application's offer will expire on its own after a period of inactivity [1].

Sources:

[1] FAQ Document

Q82: "Have to cancel still working on paying few bills off."

A82: If you have specific questions or need assistance related to payment plans or financial agreements based on the documents you've uploaded, feel free to provide more details or ask specific questions.

Whether it's about cancellations, payment schedules, or any related financial arrangements, I'm here to help!

Q83: "Please call me to discuss. 701-429-7536. Thank you "

A83: I'm unable to make phone calls, but if you have any questions or need assistance, feel free to ask here, and I'll do my best to help! If this is about your monthly payment or payment structure, let me know, and I can provide information on that as well.

Q84: "Customer care attention "

A84: If you need to get customer care attention for issues or questions related to your Aven card or account you can contact the support team. They suggest either visiting [Aven.com/support](https://aven.com/support) for most questions or, if you need to schedule a phone call, you can do so at [Aven.com/call](https://aven.com/call). Alternatively, you may contact them by calling 415-582-6613 or emailing support@aven.com [1].

Sources:

[1] FAQ Document

Q85: "I would like to speak to a representiab"

A85: It seems like there might have been a typo in your message. If you are looking to speak to a representative, I can help you with specific questions or information about documents you've provided. Let me know how I can assist you! If you meant something different, please clarify.

Q86: "Looking for a loan amount 10000"

A86: To find a loan amount of \$10,000, the Aven Simple Loan structure could be applicable. You need to consider the terms and conditions associated with the Aven Simple Loan, which often features a fixed monthly payment for the life of the plan.

For a loan amount like \$10,000:

- A fixed annual percentage rate (APR) is likely to be between 14.74% and 18%, depending on creditworthiness and other factors.
- Once the rate is fixed for an Aven Simple Loan plan, it does not change for the life of that loan [1].
- The availability of such loans is not guaranteed and may be offered at the time of a transaction [2].
- For example, if you create an Aven Simple Loan of \$10,000 at an 18% APR with a 5-year repayment period, you would make 60 fixed monthly payments of approximately \$202.72 [3].

If you are interested in a specific plan, I recommend checking your current offers or contacting Aven for precise terms regarding the availability of loans and exact monthly payments.

Sources:

[1] Account Agreement

[2] Account Agreement

[3] Account Agreement

Q87: "I was interested in a heloc. I have over \$150000 in equity in my home. I was quoted a personal loan"

A87: If you were quoted a personal loan instead of a Home Equity Line of Credit (HELOC) despite having over \$150,000 in equity, it may be due to Aven's automated underwriting process. Aven's system generates offers based on an applicants income, equity, credit, and debt obligations [1]. Its possible that the automated evaluation of your credit profile and income did not qualify you for a HELOC under their criteria but aligned more with the conditions of a personal loan. Additionally, if you applied via Aven, it's important to note that Aven combines features of a credit card with those of a HELOC, but you should check with them for specific eligibility requirements related to HELOC products [2] [3].

For more precise assistance, it would be best to directly follow up with Aven or the financial institution for clarification on why a personal loan was quoted instead.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q88: "I would like to speak to a rep. to understand the loan options "

A88: To speak with a representative about loan options with Aven, you can schedule a phone call by visiting their website at [Aven.com/call](https://aven.com/call), or you may directly contact them by calling 415-582-6613. Alternatively, you can email them at support@aven.com [1].

Let me know if there's anything else I can assist you with!

Sources:

[1] FAQ Document

Q89: "just checking interest rates"

A89: The Aven Card typically features a variable interest rate that varies based on an index such as the Prime Rate published in the Wall Street Journal or the Federal Funds Target Rate Upper Limit set by the Federal Reserve [1]. However, some Aven cardholders may have the option to establish a fixed rate through specific fixed payment, fixed rate simple loan plans [2] [3].

For current interest rates, you should refer to your account agreement or access your account through the Aven app to find the detailed rate applicable to your account [4].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q90: "I have a lower HELOC rate offer of 8.875%, how do you beat that offer?"

A90: Aven does not manually adjust interest rate offers because they are determined by an automated underwriting system based on factors such as income, equity, credit, and debt obligations [1]. Therefore, Aven cannot specifically beat a HELOC offer of 8.875%. However, Aven may offer promotional plans with lower fixed monthly payments from time to time [2] [3].

If you are looking for alternatives such as fixed monthly payment plans, Aven does offer some options that might include promotional rates lower than the standard rate, depending on eligibility [2]. To explore specific offers available to you, it would be best to review the terms presented in your account or at the time of transaction [5] [6].

Sources:

[1] FAQ Document

[2] Account Agreement

[3] Account Agreement

[4] Account Agreement

[5] Account Agreement

[6] Account Agreement

Q91: "How do i change the term. I want to go to a 15 yr"

A91: To change your loan term to a 15-year term, you'll need to see if this adjustment is supported within your account's terms and conditions. Aven cardholders can potentially create fixed payment, fixed-rate installment plans for 5, 10, 15, or 30 years [1]. These details are presented during the creation of your plan [1].

If your current plan allows modifications, you can change it by reaching out to your service provider or using the payment calculator for an estimate [3].

If this information doesn't completely resolve your query, it may be advisable to reach out to Aven customer service for detailed assistance on how to modify your existing loan plan.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q92: "dnd21805@yahoo.com"

A92: I could not find any information specifically related to "dnd21805@yahoo.com" in the provided documents. Please let me know if there is anything more specific you'd like to find or inquire about regarding your Aven account or policies.

Q93: "Please cancel my application "

A93: There's no need to explicitly cancel your application for Aven, as the offers will expire on their own after a period of inactivity [1].

Sources:

[1] FAQ Document

Q94: "Your apr is to high at this time"

A94: Could you please provide more context or specify what you're looking for regarding the high APR? Are you looking for details concerning your loan agreement, possible ways to adjust it, or understanding its impact? Let me know how I can assist you further!

Q95: "Does this include a home appraisal? "

A95: The Aven application uses an automated system to estimate the value of applicants' homes using industry-leading technologies, providing this service at no cost to the customer. Therefore, a separate home appraisal is not required [1].

Sources:

[1] FAQ Document

Q96: "can we make this 40,000 ?"

A96: It seems you are requesting to adjust something to 40,000. To help you accurately, could you please specify what exactly you want to adjust to 40,000? For example, are you referring to a payment amount, a loan adjustment, or something else?

Q97: "Can I talk to someone today"

A97: To talk to someone, you can schedule a phone call by visiting [Aven.com/call](https://aven.com/call). If you prefer to contact them directly, you can call Aven at 415-582-6613 or email support@aven.com [1].

Sources:

[1] FAQ Document

Q98: "What about debt consolidation"

A98: Aven takes into account the potential for debt consolidation when underwriting applicants. Their automated system evaluates the applicant's income, equity, credit, and debt obligations, and mentions that considering debt consolidation could potentially improve an applicants chances for approval. However, if an application is denied, the decision cannot be overturned as it is generated by their automated system [1].

Sources:

[1] FAQ Document

Q99: "I would like to see this with a 15 year loan"

A99: Aven offers several fixed payment fixed rate installment plans, including those for 15 years. However, you must verify in your account agreement whether such plans are available to you. These plans feature a fixed monthly payment for the life of the plan, and the term and other details are typically disclosed at the time of plan creation [1] [2].

If you wish to explore creating or modifying a 15-year loan, please refer to the Aven account details or contact their support for assistance.

Sources:

[1] Account Agreement

[2] FAQ Document

Q100: "It won't let me verify! I've tried multiple times! Please help!"

A100: It seems you are experiencing difficulties with the verification process. Here are some potential issues and solutions based on common problems:

1. ****Address Validation Issue****: If you're having trouble with your address not being validated, this could be because Aven's system does not support recent builds or mobile homes and properties might take 4-6 weeks to appear in Aven's systems from the time of recording. If the address is not auto-completing, you can try entering the address manually [1].
2. ****Expired ID****: If you're dealing with an expired ID, you will need to obtain a valid, unexpired ID such as a driver's license or passport to complete the notary session. This step is necessary for verification during the signing of the loan agreement [2].
3. ****Credit Freeze****: If you have a credit freeze in place, it could prevent the opening of your account and delivery of your Aven Card. Ensure that you remove any credit freeze to proceed with your notarization

session [3].

4. ****Document Submission****: Ensure all necessary documents for verification are submitted within 30 days of the request, as failing to do this may lead to delays in opening your account [3].

If these solutions don't help, or if your problem is not listed above, you might need to reach out to Aven's customer support at support@aven.com or by calling them for further assistance [5].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] Account Agreement

[4] Account Agreement

[5] FAQ Document

Q101: "Hello Ive yet to finish my 2024 taxes so I have sent 2023 and current latest bank statements where income is deposited"

A101: How may I assist you with your bank statements or tax documents today? Are you looking for specific information or help with something else? Please let me know!

Q102: "Is 46,000 all that I. Qualify for "

A102: According to the information from the files, Aven's underwriting system automatically determines the offer amount. The system calculates an offer based on your income, equity, credit, and debt obligations, which means \$46,000 might be the amount you qualify for based on these factors. However, the maximum line size Aven offers could be up to \$250,000 for qualified applicants [1]. If you were offered \$46,000, that might be the maximum qualified amount for your specific application based on the system's assessment [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q103: "I gave you PDFs for my information. Do you need it in another form you did not specify exactly what you needed. I got the information of the SSA and nesters sites. I need contact with a person to get t you the correct information. When I applied I gave you the 2025 income not the 2024 . It included the cost of living numbers and of course was higher than. 2024. Please contact me so we can complete this correctly. In addition I cant get PLAID to work with Bank of America."

A103: Regarding your concern about the SSA and nesters sites, and providing the 2025 income instead of 2024, here's how you can proceed:

1. ****Income Verification****: Aven can verify your income by securely connecting to your bank account or reviewing uploaded documents like Form 1040, pay stubs, W2, 1099-R, 1099-SSA, etc. [1].
2. ****Contacting Aven****: If you need to reach out to Aven for adjustments or to provide further documentation, you may visit Aven's contact page at [Aven.com/call](https://aven.com/call), call them at 415-582-6613, or email support@aven.com [2].
3. ****PLAID and Bank of America****: Unfortunately, the search results do not provide specific information about issues with PLAID and Bank of America. You might want to contact Aven support for assistance regarding connectivity issues with PLAID.

Regarding the need to revise your submitted income for 2025, make sure to correspond directly with a representative at Aven who can guide you on the process of updating your financial information if it affects your application or offer [1].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q104: "what is the rate when the card is used for purchases"

A104: The Annual Percentage Rate (APR) for purchases using the Aven card is 12.99%. This rate is variable and can change with the market based on the Federal Funds Target Rate - Upper Limit (FFTR-UL). By enrolling in AutoPay, you can receive a 0.25% discount on the APR [1].

Sources:

[1] Account Agreement

Q105: "The amount Iverbaly stated was 2025 so it will include"

A105: It seems like you are referring to a fixed amount stated for a Simple Loan Plan. Here is some relevant information about Simple Loan Plans:

- Simple Loan Plans feature a fixed rate and fixed monthly payment for the life of the plan. Your stated monthly payment amount, once agreed upon, will not change over the duration of the plan [1]. However, if you pay more than the fixed payment, the number of total payments may decrease, and conversely, if you pay late, the number of payments may increase [2].

- The fixed payment amount will also be included in your monthly minimum payment due calculation [2].

If you provide me with more specific details or questions about the account or the plan, I would be happy to assist further.

Sources:

[1] Account Agreement

[2] Account Agreement

Q106: "Good morning, I am trying to understand how to do a cash out option of \$4,000 however when I select custom cash out and enter the fixed amount it asks me to apply for a home equity line instead. Is there a cash advance transfer option to my bank and how can I have that administered?"

A106: It looks like you're attempting to use the cash-out feature with your Aven account, but you're encountering an issue with the system redirecting you to apply for a home equity line instead. Here is some relevant information that might help:

1. **Cash Out Option**: Aven cardholders can transfer cash directly from their Aven account to another bank account through a feature called CashOut. There may be a one-time fee associated with the cash out that will be added to your balance [1].
2. **Cash Advance Transfer**: For security reasons, Aven does not allow cash withdrawals from a bank or ATM. However, they do allow for cash-out transactions directly to your personal bank account, which is essentially transferring funds from your Aven account to another bank account [2].
3. **Issue with Custom Cash Out**: If you're being asked to apply for a home equity line, it may be due to limitations or restrictions in transferring certain amounts as a CashOut. You might want to check your account agreement or contact Aven customer support to understand why this option is being restricted [1] [2].

For further assistance, you might want to reach out to Aven directly via their customer support, as they will be able to access more specific information about your account and provide you with tailored assistance. You can contact them by visiting [Aven.com/call](https://aven.com/call) or emailing support@aven.com [5].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

Q107: "I was trying to do the 15 year loan."

A107: It seems that I couldn't find detailed information regarding your specific 15-year loan directly from the loan application report you mentioned. However, from the overall documentation, I can infer that Aven Simple Loans offer fixed payment plans which can extend up to 15 years if that is the chosen plan, assuming it was part of your agreement . If you potentially have a fixed plan option in your account, it will provide a fixed monthly payment amount for the duration of the term .

If you want to confirm this detail for your specific situation, a direct approach would be to review your account through their service, or consult directly with Aven to clarify your loan specifics including term lengths and fixed monthly payment amounts if applicable.

Q108: "The document I sent is what the VA sent showing my VA disability for the 2025 year"

A108: I couldn't find specific information about the VA disability for the year 2025 in the uploaded document. Please ensure that the correct document is uploaded or specify more details if the information is contained in a specific section of a document you have shared with me.

Q109: "Will the intrust be Tax deductible "

A109: Interest payments on your Aven Home Card, which is a Home Equity Line of Credit, may be tax deductible. However, to determine whether your interest payments qualify for tax deductions, it is recommended that you consult with tax rules or a tax advisor [1].

Sources:

[1] FAQ Document

Q110: "Why won't the link open in chrome?"

A110: The information provided in your documents does not specifically address why a link might not open in Chrome. However, here are some general troubleshooting steps you can try:

1. ****Clear Cache and Cookies****: Sometimes, old cache and cookies can cause browser issues. Clear these by going to Chrome's settings, clicking on "Privacy and security," and selecting "Clear browsing data."
2. ****Disable Extensions****: Some extensions might block certain links. Try disabling them by going to "Extensions" in Chrome's menu, and then try opening the link again.
3. ****Check for Browser Updates****: Ensure that your Chrome browser is up to date. Go to "Help" in the Chrome menu and click on "About Google Chrome" to check for updates.
4. ****Try Incognito Mode****: Open the link in an incognito window to check if the issue is related to Chrome extensions or settings.
5. ****Reset Browser Settings****: If nothing works, you can reset Chrome settings to their original defaults. This will not delete your bookmarks but will reset all settings.

If the issue persists, it may be helpful to check the specific link for problems on other browsers or contact the website's support if possible.

Q111: "Explain the 4.9 fee"

A111: The 4.9% fee you're asking about refers to the transaction fee for the initial Cash-Out requirement associated with the Aven Simple Loan. When you activate your account, there is a requirement to transfer an amount equivalent to 100% of your credit limit to your bank account. This initial transfer includes a transaction fee of 4.9% of the cash-out amount, which is then included in the balance owed on your account [1].

Sources:

[1] Account Agreement

Q112: "if i take the \$25000 is this recorded with the county?"

A112: If you take the \$25,000 option, it involves a Deed of Trust, which is an official agreement between you (the borrower) and the lender. This Deed of Trust is recorded with your county, thereby documenting the agreement officially [1].

Sources:

[1] FAQ Document

Q113: "Im not uploading bank statements. Is there another way to verify my net worth "

A113: To verify your net worth without bank statements, you may provide other types of documentation such as income tax forms (e.g., Form 1040), pay stubs, W2 forms, or documentation of other income sources. Aven accepts these documents for income verification [1].

Sources:

[1] FAQ Document

Q114: "i don't have my bank on line"

A114: To manage your banking needs with Aven, it is recommended to use their online portal or mobile app. You can use the Aven Card app to connect your bank account and make payments, manage your account, or access disclosures and privacy policies [1].

Sources:

[1] FAQ Document

Q115: "What would the payback be on 200K ? Are these interest only payments, Is this a variable rate? What

does the rate cap off at per year ?"

A115: 1. ****Interest Payments:****

- The Aven Card is a variable rate credit card. However, cash outs might have a fixed rate option, so you should check your specific plan details [1].

2. ****Variable Rate:****

- Yes, the rate can be variable, and it varies based on an index like the Prime Rate published in the Wall Street Journal or the Federal Funds Target Rate Upper Limit set by the Federal Reserve [1].

3. ****Rate Cap:****

- The maximum APR that can be charged on the variable rate for the Aven Card is capped at 18% [3].

4. ****Loan Repayment:****

- The repayment details, including a structured plan, if it is a fixed rate or a variable rate, would typically be set down in your account agreement. You can check your agreement or account statement for the specifics or use Aven's online resources like their payment calculator for estimates [4].

For more precise personal information, you should refer to your specific loan application details or account agreement.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q116: "I own my home outright. No mortgage. Why is my limit so low. Hiw csn I calculate monthly payment "

A116: It seems your question touches on a couple of aspects: the credit limit and monthly payment calculation.

Credit Limit:

Aven determines credit line and interest rates based on a fully automated underwriting system. This system calculates offers based on the applicants income, equity, credit, and debt obligations [1]. Therefore, even if you own your home outright, your credit limit could still be influenced by factors such as income and overall credit profile.

Monthly Payment Calculation:

For fixed installment plans, Aven offers several options. The monthly payment is calculated so that the entire amount of the plan and the interest is paid by the end of the selected term [2]. To get precise estimates for your payments, you can use the Aven payment calculator available at their website [3].

If you need further assistance with your specific account details, these options and terms are typically outlined in your account agreement. You can check your account agreement for more precise options available to you according to your account setup [2].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q117: "APR TOO HIGH"

A117: The concern about a high APR (Annual Percentage Rate) on your Aven account can be influenced by several factors. Here's an explanation based on the documents I reviewed:

1. ****Variable Rate****: Aven Cards have a variable rate that fluctuates based on an index (either the Prime Rate published in the Wall Street Journal or the Federal Funds Target Rate Upper Limit set by the Federal Reserve). This means that your APR can shift up or down depending on changes in these indices [1].
2. ****Rate Caps****: While Aven cannot directly adjust the offer once given, there is a cap on the rates. For Aven Cards, the maximum APR is capped at 18% [2].
3. ****Offer and Terms****: Aven determines credit line size and interest based on an applicant's income, credit, equity, and debt obligations through a fully automated underwriting system. Unfortunately, this means that individual offers are determined algorithmically and cannot be adjusted by Aven after they are set [3].
4. ****Fixed Rate Options****: For some cardholders, Aven offers the opportunity to set up fixed payment and fixed rate Simple Loan plans [4].

You may want to review your specific account terms and check if you have the option to switch to a fixed rate plan if eligible, or contact Aven support for more information on your specific case.

If you need further help or adjustments on your account, contacting Aven directly through their support email or phone would be beneficial to explore your options.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q118: "Are the balance transfers interest free for a period of time?"

A118: Balance transfers on the Aven Card are not interest-free. Interest on balance transfers and cash-outs accrues daily at the daily interest rate (APR divided by 365) from the time the balance transfer is disbursed [1].

Sources:

[1] FAQ Document

Q119: "start over"

A119: Certainly! If you have any new questions or need assistance with the documents you've uploaded, feel free to ask.

Q120: "i can give you the routing number"

A120: To make a payment using the Aven Card, cardholders can link their bank account through the Aven Card app by providing their routing and account numbers. This allows them to make payments directly from their bank account [1].

Sources:

[1] FAQ Document

Q121: "can the money be deposited into my bank account?"

A121: Yes, you can have money deposited into your bank account. Aven cardholders can initiate a "CashOut" transaction, which allows them to transfer cash directly from their Aven account to another bank account. This transaction generally takes 2 business days to initiate [1]. You need to specify a checking or savings account and provide the necessary routing number and account information at the account activation [2].

Sources:

[1] FAQ Document

[2] Account Agreement

Q122: "I thought my credit limited was \$99,000 ?"

A122: It seems there might be some confusion regarding your credit limit. Your credit limit can be temporarily reduced based on certain conditions. If you have a credit line above \$100,000 and do not utilize at least \$50,000 within three months from the date your account was opened, your credit limit may be temporarily reduced to \$25,000 plus your outstanding balance as of the end of that three-month period [1].

You initially mentioned a credit limit of \$99,000, but the documents specify guidelines for accounts with credit lines over \$100,000 which might explain why your understanding of the credit limit was different from the specified terms. If any of these conditions apply to you, that could have led to a change in your credit limit. If you believe there has been a mistake, you might want to contact Aven Customer Service for further clarification.

Sources:

[1] Account Agreement

Q123: "All of your comments say that youre here to help but you dont return phone calls and you dont have a customer service number that someone can call and talk to a live person."

A123: To contact Aven's customer service, you can call them toll-free at 877.761.1080, use the Aven Card mobile app, or email them at support@aven.com. If you are looking to schedule a phone call specifically, you can visit Aven.com/call [1].

Sources:

[1] FAQ Document

Q124: "No thank you. this is a very poor offer. Please do not contact me."

A124: Could you please provide more context or specify the question or request you have related to this message or any other document? This will allow me to assist you better. If you have questions about a document or need specific information from the files you've uploaded, feel free to let me know!

Q125: "This isn't working"

A125: Could you please provide more context about what you're referring to as "not working"? Are you referring to a problem with the documents you uploaded, or is it something specific you need help with? Let me know so I can assist you better.

Q126: "Hi wondering why i qualified for a higher rate when my credit has went up"

A126: It seems that although your credit score improved, there could be several reasons why you qualified for a higher rate:

1. ****Variable Interest Rates****: The Aven Card operates with a variable interest rate that can shift based on external market indices such as the Federal Funds Target Rate or Prime Rate. This variation is outside of Aven's control [1].
2. ****Balance and Payment History****: The account evaluation may also take into consideration factors like payment history and balance usage [2].
3. ****Automated Underwriting System****: Aven's underwriting system calculates offers based on various factors including income, equity, credit, and debt obligations. Even with a better credit score, other factors - such as changes in equity or debt obligations - could affect the rate [3].

The credit line and interest rate evaluation is influenced by an automated system that may not adjust offers based on improved credit scores alone [3]. If you have further concerns, it might be useful to check the specific terms of your account or speak directly with Aven for clarification based on your personal situation.

Sources:

[1] FAQ Document

[2] Account Agreement

[3] FAQ Document

[4] FAQ Document

Q127: "Will it get deposited directly to my account"

A127: Yes, funds can be transferred directly to another bank account from your Aven account, a process known as "CashOut." This transaction is initiated within 2 business days after the request is made. There might be a one-time fee associated with the transfer, as specified in your account agreement [1].

Sources:

[1] FAQ Document

Q128: "When do you pull credit?"

A128: A formal credit inquiry, known as a "Hard Pull," is performed promptly after either your selection to enter into a notary session while currently in the application flow, or after scheduling a notarization session. This hard credit pull may impact your credit score [1].

Sources:

[1] Account Agreement

Q129: "Just trying to see what is going on with my loan."

A129: To better assist you with details about your loan, could you please check if you have an Aven simple loan account? If you do, I can look into the monthly payment structure to provide you with specific insights.

Let me know if you need further assistance!

Q130: "I cant get Plaid to work. Ill take a photo of my Pension and SSA 1099s tonight"

A130: It seems you're having trouble with the Plaid service, which is often used for connecting financial accounts. Since you'll be providing your Pension and SSA 1099 forms, I suggest ensuring that these documents are digitized properly as they might be needed for verification purposes.

If you require assistance with financial document verification or linking issues related to your account, please let me know if there are specific details about how it's failing or what specific information you need regarding your financial documents. I'll do my best to help with the information and tools available.

Q131: "Need less than \$147000. How do I go back I only need \$25000 but need to see rates and or payment "

A131: To change your loan amount and view rates and payment options, you would typically need to access the payment calculator provided by Aven. You can find estimated payments by visiting <https://aven.com/paymentcalculator>.

For changing the loan amount, you would need to adjust it during the application process or use the tools provided in your account management portal. If the option to change it is not directly available, contacting Aven's customer support for assistance would be recommended. They can guide you on how to decrease the approved loan amount to \$25,000 and ensure that you have the correct rates and terms applied to this new amount [1].

Sources:

[1] FAQ Document

Q132: "im need to complete this today at 1155"

A132: I noticed your urgency, but I'm not sure what specific assistance you need. Could you please provide more details on what you need to complete by 11:55? If it involves information from the document you uploaded, let me know how I can assist you with that.

Q133: "I have an appointment scheduled for 1015 but I am unable to click on the link"

A133: It seems there is no specific troubleshooting information provided regarding issues with clicking on the appointment link. I recommend the following general solutions to address this type of issue:

1. ****Check Internet Connection:**** Ensure that your device is connected to the internet properly.
2. ****Use a Different Browser:**** Sometimes links do not open due to browser compatibility issues. Try opening the link in a different web browser.
3. ****Disable Pop-Up Blockers:**** If your browser has a pop-up blocker enabled, it might prevent links from opening. Disable this feature temporarily and try again.
4. ****Clear Cache and Cookies:**** Your browser's cache and cookies might be causing the problem. Clear them and try clicking the link again.
5. ****Try a Different Device:**** If possible, try accessing the link from a different device to determine if the issue is device-specific.
6. ****Contact Support:**** If none of the above solutions work, please contact the support team at Aven as they may provide a technical resolution or a direct link for the appointment [1].

Let me know if you need more help!

Sources:

[1] FAQ Document

Q134: "Thanks "

A134: You're welcome! If you have any questions or need assistance with the documents you uploaded, feel free to ask.

Q135: "Pay my bill"

A135: To pay your Aven bill, you can use the Aven Card app. Aven does not accept checks or cash by mail, so you'll need to connect your bank account using your routing and account number to make a payment. You also have the option to use your existing online banking platform to make payments [1].

If you have any other questions about payment options or require assistance, feel free to let me know!

Sources:

[1] FAQ Document

Q136: "How do i access my approved loan funds?"

A136: To access your approved loan funds with Aven, you will typically be able to access the funds after activating your card, normally within 7 business days of signing. There is also a 3-day rescission period after signing during which no funds can be taken out [1].

Sources:

[1] FAQ Document

Q137: "No thank you"

A137: If you change your mind or have any questions about the documents you uploaded, feel free to ask!

Q138: "How many years is the term?"

A138: I couldn't find the specific term length from the documents you provided. However, Aven offers fixed payment installment plans for various term lengths, including 5, 10, 15, or 30 years, depending on the plan selected at the time of creation [1]. You may need to refer to your specific account agreement for the exact term related to your plan.

Sources:

[1] FAQ Document

Q139: "when can i pay down, full or partial after full fund requirement? Also, can I get heloc on my investment property"

A139: 1. ****Pay Down (Full or Partial):****

You can make extra lump-sum payments, pay more than the minimum due monthly, or entirely pay off your account at any time without incurring a prepayment penalty. If you intend to pay off the whole account, it's important to send the funds through wire transfer; otherwise, there will be a 60-day wait period before the lien is released. This wait period cannot be waived or shortened [1].

2. ****HELOC for Investment Property:****

You can apply for a HELOC on an investment property with Aven. They have specific programs for primary residences as well as second homes or investment properties. During the application process, you'll need to indicate the property type so it can be routed through the appropriate program [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q140: "Can you match the APR from my current lender that is %13.350"

A140: I couldn't find specific details about the exact APR of %13.350 for your current lender within the provided documents. It seems the details are not clearly outlined related to that specific rate within the documents I have access to.

You might want to check your most recent statements or contact your lender directly to confirm your current APR, as it is often outlined in the account details or statements they provide. Alternatively, you can find your

APR in the account details section in the Aven Card app [1].

If you have further details or specific documents regarding this request, feel free to share them, and I will assist you further.

Sources:

[1] FAQ Document

Q141: "You didnt beat my current rate as you guarantee"

A141: The documents don't specifically mention the details of a "rate guarantee" from Aven. However, Aven's system is fully automated and generates offers based on an applicant's income, equity, credit, and debt obligations. Aven does not modify offers manually and rates are variable, based on economic indices like the Wall Street Journal Prime Rate or the Federal Funds Target Rate Upper Limit [1].

If you feel your rate guarantee was not met, it would be best to consult your account agreement details or contact Aven support to clarify their policy and the specific circumstances of your offer.

Sources:

[1] FAQ Document

Q142: "How many months?"

A142: I was unable to retrieve specific details about your fixed monthly payment plan's term length from the uploaded documents. However, Aven Simple Loan plans usually have terms ranging from 5 to 30 years for fixed term, fixed-rate simple loan plans. You might need to check your account agreement or reach out to your loan provider for exact details .

Q143: "what does cash up front mean? "

A143: "Cash up front" refers to an upfront cash-out fee that is charged for transactions involving cash-outs.

Specifically, for cash-out transactions required by an account, there is a transaction fee of 4.9% of the initial cash-out amount. This fee will be part of the balance owed on the account [1].

Sources:

[1] Account Agreement

Q144: "Disregard all the aven Credit card"

A144: I've reviewed the documents, and they contain numerous references to the Aven credit card, specifically regarding the cardholder agreements, interest rates, usage restrictions, payment methods, and related fees. Would you like to know something specific about the Aven credit card, or would you like me to obtain your monthly payment details using your loan application report?

Q145: "How much would the monthly payment be for \$35000 upfront?"

A145: I couldn't find specific information about the monthly payment for an Aven loan of \$35,000. However, generally, Aven offers fixed payment plans that amortize the loan over a set term, as disclosed in the account agreement at the time of plan creation [1]. For a custom calculation of your monthly payments, you can use the payment calculator provided by Aven at [Aven Payment Calculator](<https://www.aven.com/paymentcalculator>).

Please check your account agreements to see the terms associated with your specific loan. If the necessary details were not provided, you may need to contact Aven directly for a personalized calculation.

Sources:

[1] FAQ Document

Q146: "I would like to discuss a HELOC. Would it be possible for someone to reach out to me? I can be contacted at 5017571112."

A146: If you would like to discuss a HELOC with Aven, you can reach out to them by scheduling a phone call

at Aven.com/call, by calling them directly at 415-582-6613, or by emailing support@aven.com [1].

Sources:

[1] FAQ Document

Q147: "How much is monthly payment "

A147: It seems that an exact monthly payment amount could not be directly found in the uploaded documents. However, from your Aven Simple Loan details, your plan features fixed monthly payments throughout the life of the loan. The specific amount would generally be presented to you at the time of setting up the Aven Simple Loan [1] [2].

If you require specific details such as the exact monthly payment amount and the term length for your loan, these usually accompany the creation of the Aven Simple Loan or can be found in your account details via the Aven app. If you did not receive this information, you may want to contact Aven's support department for further assistance.

Sources:

[1] Account Agreement

[2] Account Agreement

Q148: "I received a text from Aven asking for more information but unclear what you need."

A148: If you received a text from Aven requesting more information, it's likely that they need additional documents or details to proceed with your application. This could involve confirming income, providing tax documents, or other necessary information related to property or loan details.

For specifics, you should check the Aven app or website for any prompts or messages indicating what exact information is required. Alternatively, you can contact their support at support@aven.com or call them to get direct assistance on what documents or information you need to provide [1].

Sources:

[1] FAQ Document

Q149: "This is the third time that I have verified income and bank. Please get it together "

A149: It seems like you're experiencing some difficulties with verifying your income and bank details. If there's anything specific you need help with regarding your account or documentation, please let me know! I can assist with reviewing your uploaded documents or provide information related to your account agreements and policies.

Q150: "i have a loan with Unlock that has no payments until I sell the house"

A150: It seems like your loan with Unlock is designed so that there are no payments required until the house is sold. This type of loan allows you to defer payments until you sell your house, at which point the loan would be settled from the sale proceeds [1].

If you need more specific details about your loan agreement or any particular terms, I recommend checking your account agreement or contacting Unlock directly.

Sources:

[1] FAQ Document

Q151: "It continues to attempt to make me verify my unfreeze on Experian with questions and continues to make me continue the same process "

A151: It seems that Experian verification issues are not directly addressed in the available files. However, I recommend checking if your identity verification details such as personal information, addresses, or security questions match your credit file exactly. Discrepancies can often trigger verification failures.

If this issue persists, you may consider reaching out to Experian support directly through their customer

service for assistance. Additionally, reviewing FAQs on identity verification and credit file locks might provide more information specific to your concern. If separate instructions or contact details for such issues were provided in the agreement or correspondence from your credit or loan provider, following them could also help clarify or resolve this situation.

Q152: "Is the \$27,778 the most cash upfront I can get at this time. I was looking to get \$50,000? Please advise. Thank you!"

A152: Your current offer from Aven appears to be the maximum based on their underwriting system, which considers factors such as your income, equity, credit, and debt obligations. This automated system generates offers and cannot adjust them manually [1].

About your desire to obtain \$50,000, there's a note that for accounts with lines exceeding \$100,000, if less than \$50,000 is drawn in the initial 90 days, Aven might reduce the line size [2]. If you need further assistance or to explore other options, I recommend contacting Aven directly to discuss your specific circumstances.

Sources:

[1] FAQ Document

[2] FAQ Document

Q153: "Customer service phone number to call "

A153: You can reach Aven's customer service by calling 415-582-6613. Alternatively, you may also visit [Aven.com/call](https://aven.com/call) to schedule a phone call [1].

Sources:

[1] FAQ Document

Q154: "Russell and Jill Exline "

A154: I found information regarding Russell and Jill Exline's account agreement. Their agreement includes an

addendum to their Aven Card Cardholder Agreement regarding a refinance program that places the balance from their existing home equity line or loan into an Aven Simple Loan. This loan features a fixed monthly payment structure [1]. Their plan appears to have a 30-year repayment term with fixed monthly payments. However, more details about the specifics of these payments are likely determined by the credit terms of their agreement [1]. If you need more detailed information on their monthly payment structure, please provide the loan application report through the `getMonthlyPaymentInfo` function.

Sources:

[1] Account Agreement

[2] Account Agreement

Q155: "My current lien was from Covid and I don't have to repay it until I pay off the house. It is zero percent interest. Why is this calculated in the refinance?"

A155: The reason why a lien, even one with zero percent interest like your COVID-related lien, is still included in a refinance calculation is due to the underwriting process. Aven's underwriting system takes into account an applicant's income, equity, credit, and existing debt obligations. All liens on the property, regardless of the interest rate, are considered part of your debt obligations and thus factored into refinancing calculations. This helps the lending institution assess the risk involved comprehensively when extending new credit or adjusting existing credit arrangements [1].

Sources:

[1] FAQ Document

Q156: "How do I receive the money? "

A156: You can receive the money from your Aven account by initiating a CashOut, which is a transfer of funds directly from your Aven account to another bank account. Here are the steps and details:

1. **CashOut Transfer**: You can transfer cash directly from your Aven account to another bank account via

a CashOut. These transfers are typically initiated within 2 business days of the request [1].

2. **Restrictions**: Aven does not provide cash advances from a bank or ATM, but allows for cash-out transactions directly to a personal bank account [2].

3. **Fees and Limits**: There may be a one-time fee associated with the transaction [3]. Additionally, cash-outs are limited to \$50,000 per business day [4].

4. **Account Activation**: You must have an active Aven Card to access the funds, and it usually takes about 7 business days post-signing for the funds to be accessible. A 3-day rescission period after signing prevents funds from being withdrawn immediately [1].

To start a CashOut, you can visit the link provided in your account or use the Aven app:

<https://my.aven.com/cashOut> [3].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] Account Agreement

[5] FAQ Document

[6] FAQ Document

Q157: "Russell and Jill Exline - payoff is \$79,560.14 - Loan # is 0013568471 0008 Lender name is Green State Credit union and their ph # is either 319-341-2149 or 1-800-397-3790"

A157: The loan details for Russell and Jill Exline with Green State Credit Union include a payoff amount of \$79,560.14. The loan number is 0013568471 0008. The lenders contact information is provided as two phone

numbers: 319-341-2149 or 1-800-397-3790 .

Q158: "Hello. I want to do cash out refinance with no income check. My house is paid off. I just rent my house this year so I dont have income to verify. Thank you "

A158: Aven offers a variety of refinancing options, but their eligibility criteria consider factors such as income, equity, credit, and debt obligations [1]. While Aven does offer home equity line of credit (HELOC) refinance products, it's important to note that their underwriting system evaluates applicants based on these financial metrics, which implies some form of income verification is likely required [2] [3].

However, Aven does provide options for self-employed applicants and may verify income through connecting bank accounts or reviewing documents such as tax returns or pay stubs [1] [3]. If a traditional income verification poses a challenge, you might want to explore lenders specifically advertising "no income check" refinances or consider reaching out to Aven directly to discuss your specific circumstances.

For properties being rented or held for investment, Aven has tailored programs but note that these, too, would likely adhere to their general underwriting criteria [6].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

[6] FAQ Document

Q159: "Can I cashout the full credit limit (\$24,000)? "

A159: Yes, you can cash out the full credit limit of \$24,000 as your Cash Out Transfer Limit is equal to your Credit Limit, which is \$24,000 [1]. Keep in mind that all Cash Out transactions will incur a Cash Out

Transaction Fee of the greater of \$5 or 2.5% of the transfer amount [2].

Sources:

[1] Account Agreement

[2] Account Agreement

Q160: "That is all my income"

A160: I was unable to locate a specific answer to your query, "That is all my income," within the documents provided. Could you please provide more context or specify what particular information or clarification you're seeking?

Q161: "Do I have to pull the money out now? I thought with helocs you pulled it when you need/want it?"

A161: HELOCs (Home Equity Lines of Credit) generally allow you to withdraw funds as you need or want them, rather than being required to pull out the entire amount upfront. However, you should refer to your specific account agreement, as some offers may include an initial draw requirement or other terms specific to your account [1]. Additionally, a lien is usually placed on your home for the approved line size amount when opening the account [2].

You may need to check with your account agreement or contact your lender if you want to understand specific requirements or terms attached to your HELOC [3].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q162: "Do I need a PIN number "

A162: You do not need a PIN number for regular transactions since Aven Cards cannot be used at ATMs.

They are designed to prevent cash withdrawals from banks or ATMs for security reasons [1].

Sources:

[1] FAQ Document

Q163: "What's my payment "

A163: It appears you have a fixed payment plan called the "Simple Loan Plan," which features a fixed APR and fixed monthly payments throughout the loan's term [1]. However, I couldn't find specific details about the current monthly payment amount and term length from the documents provided. You might want to check your account statement or contact your financial institution for specific monthly payment details related to your plan.

Sources:

[1] Account Agreement

Q164: "How do I get a wire transfer?"

A164: To receive a wire transfer, you need to complete the payment via electronic means as specified by Aven. Payments must be made electronically by wire, or check. Aven does not accept payments in cash [1]. Additionally, if you intend to payoff an account, the funds must be sent through wire transfer. If any other method of funding is used, there will be a 60 day wait period before the lien is released [2].

Please ensure to follow the specific instructions provided in your account agreement for details on initiating a wire transfer [3].

Sources:

[1] Account Agreement

[2] FAQ Document

[3] Account Agreement

Q165: "Can my credit limit be increased \$10,000 more or total \$34,000 instead? "

A165: Currently, Aven does not allow cardholders to request credit line increases on their own initiative. Instead, Aven offers limited 'invitation-only' credit limit increases, notifying cardholders via email or phone if their account is eligible for such an opportunity [1]. Therefore, if you're looking to increase your credit limit, it will depend on whether you're selected by Aven for an invitation, rather than being able to request it directly.

Sources:

[1] FAQ Document

Q166: "DOSE THIS CARD OFFER 0 APR ON BALANCE TRANSFERS ?"

A166: The documents do not specify that the Aven card offers a 0% APR on balance transfers. Generally, interest for balance transfers, like other revolving plans, accrues daily at the daily interest rate, which is the APR divided by 365 [1].

Sources:

[1] FAQ Document

Q167: "I did not enter a unit# because there is no unit #. It is a SFR"

A167: Regarding your question about not entering a unit number because it is a Single-Family Residence (SFR), there doesn't seem to be a specific mention or policy regarding the requirement of a unit number for Single-Family Residences in the available documents. Generally, for most legal and financial documents concerning properties, a unit number is typically only necessary for multi-unit properties like apartments or condominiums. A single-family residence often does not have a unit number, which could explain why it does not apply in your case. If this becomes a specific issue for an application or legal matter, I recommend confirming the requirements with the relevant organization or entity.

Q168: "I applied for a personal loan and it says a card will be mailed? Was the loan approved?"

A168: Based on the information from the provided documents, your loan application appears to have been

approved if you received a notification stating that a card will be mailed to you. Typically, once your account is opened, you are expected to receive your Aven card within about 7 business days [1].

Further, if you are in the process of receiving a card, it implies that the loan process has reached the stage where a card is being issued, indicative of approval [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q169: "To hard to do keep say ot good"

A169: Could you please clarify your request? If you need assistance with a specific document or information within the documents you uploaded, feel free to provide more context or details.

Q170: "I only need 8000 it says 50000 limite"

A170: It seems that your Aven account or offer mentions a limit of \$50,000, but you only need \$8,000. This could mean that while Aven has approved you for a credit line or loan up to \$50,000, you are not required to take the full amount and can choose to only use \$8,000, which is the amount you need.

For specific details about whether you can draw a different amount and any potential requirements or conditions (such as initial draw amounts), you should refer to your account agreement or contact Aven directly. You can typically adjust the amount you draw from a credit line up to the approved limit. Additional information about how initial draws might work is likely covered in your account agreement documents and customer support options are available for any clarifications [1].

Sources:

[1] FAQ Document

Q171: "Did they call you at the time no"

A171: I couldn't find any relevant details about a call mentioned in the documents provided. Could you please provide more context or clarify your request?

Q172: "Did you receive my Bank of America and Chase Bank information?"

A172: The search did not yield any specific details about Bank of America or Chase Bank details in the uploaded document. The document mostly contains information about Aven payment plans and related FAQs.

If you intended to provide specific documents containing details about your Bank of America and Chase Bank accounts, please try uploading them again.

Q173: "What has been the amount of increase in the variable interest rate?"

A173: The variable interest rate for the Aven Card is determined by an Index such as the Prime Rate published in the Wall Street Journal or the Federal Funds Target Rate Upper Limit set by the Federal Reserve. As the Index shifts up or down, so will the Annual Percentage Rate (APR) on the Aven Card and other variable-rate credit products. These changes occur outside of Aven's control and may vary frequently or remain unchanged for extended periods [1].

For specific changes in the interest rate, you would need to refer to your recent statements or the Aven mobile app, where the current APR and effective rate for each billing cycle are available [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q174: "Cancel appointment "

A174: To cancel your account, you can exercise your right to cancel within three business days under federal

law by referring to your "Notice of Right to Cancel". Beyond this initial period, you may still cancel your account by notifying Aven in writing. If you opt to cancel your account after any transaction or payment, you'll remain responsible for all due amounts prior to the cancellation, including those not yet posted to your account [1].

Sources:

[1] Account Agreement

Q175: "Removing"

A175: Please clarify what "removing" refers to specifically. Are you looking for details on removing a lien, removing someone from a deed, or perhaps something else related to financial or legal documents? This will help me provide a more precise response.

Q176: "is hazaard insurance requiere ?"

A176: Yes, hazard insurance is required. You must obtain and maintain all requested or required insurance, such as homeowners, fire, and flood and/or other hazard insurance, if applicable, on the property securing your account. Coastal Community Bank should be named as the mortgagee and/or as an additional loss payee on any such insurance policy [1].

Sources:

[1] Account Agreement

Q177: "Ok"

A177: Hello! How may I assist you with the documents you have uploaded? If you have specific questions or need information, feel free to ask!

Q178: "I'm interested in your offer but need to note something. I have an equity share agreement on my residence. They will subordinate but I need to make sure I keep the maximum indedtness on the home at or below \$336k. My current first loan with PNC is just under \$262k so I only want to take out \$72k on the

HELOC. I am happy to use \$31k of that to pay off BECU so that there is only one second HELOC on the home. You can call me at 425-269-0501 or email me at shedgcock@gmail.com with questions."

A178: In your inquiry, you're concerned about maintaining the maximum indebtedness on your home at or below \$336k. With your current first loan being approximately \$262k, you intend to take out a \$72k HELOC and use \$31k of that to pay off BECU. This approach would indeed leave you with only one second HELOC on your home, aligning with your goal of managing the overall indebtedness [1].

Regarding subordination, your agreement notes that their security interest may be subordinated to any succeeding security interest under particular conditions [2] [1]. However, it's crucial to verify that the subordinated agreement is in alignment with the terms of the existing equity share agreement on your residence. Additionally, ensure that any subordination clause does not compromise your primary loan stability or increase your financial risks.

I recommend consulting directly with the lender and possibly seeking advice from a financial advisor to ensure all conditions are met satisfactorily and that no unexpected financial terms could arise from this restructuring.

Sources:

[1] Account Agreement

[2] Account Agreement

[3] Account Agreement

Q179: "I like to invest in other properties"

A179: If you're considering investing in other properties using your Aven account, it's important to consider several aspects:

1. ****Application for Investment Homes****: Aven offers specialized programs for cardholders interested in

purchasing investment properties or rental homes. Prospective cardholders need to indicate their property type during the application process, and the application is directed accordingly [1].

2. ****Restrictions on Multiple Accounts****: Currently, Aven supports only one active account per person. If you have an Aven Card on one property, you can't apply for another card on a different property [2].

3. ****Eligibility for Aven Card****: In order to apply for an Aven card related to property investment, make sure you meet their automated underwriting criteria, which include aspects like income, equity, credit, and debt obligations [3].

These details should help guide your decision-making regarding property investments with Aven's services. If you have specific plans or need further detailed advice, it may be best to contact Aven directly using the support contact options provided [2].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q180: "Need to restart new address is wrong on paper work "

A180: To correct an incorrect address on your paperwork, you should write to the company or contact them via the available channels to update your information. Here are some steps you can take:

1. ****Write a Letter or Email****: Include your account number, a description of the issue, and your correct address. You can write to them at their physical mailing address or email support@aven.com for assistance [1].

2. ****Use the Aven App****: If you are using the Aven app, there might be options to update your personal information directly through the app's support or profile sections [2].

3. ****Contact Support Directly****: You can also reach out to Aven support for guidance on updating your address or resolving any discrepancies. They can be contacted by phone at 415-582-6613 [2].

Please ensure to act promptly to avoid any further issues related to mail and communication from Aven.

Sources:

[1] Account Agreement

[2] FAQ Document

[3] FAQ Document

Q181: "hi"

A181: Hello! How can I assist you today? If you have any questions or need information from the documents you uploaded, feel free to ask.

Q182: "Don't like interest rate monthly payment to high"

A182: If your interest rate and monthly payments are too high, you might want to consider a few options:

1. ****Fixed Payment Plans****: Aven offers fixed monthly payment plans. These plans have a structured payment schedule over several years. The interest and principal are amortized over the agreed term, so payments remain consistent [1].

2. ****Variable Rates****: Aven's interest rate is variable and may change based on economic indices like the Prime Rate or Federal Reserve's Funds Target Rate. This is why your interest rate might feel higher at times [2].

3. ****Interest Calculation****: For revolving balances, interest accrues daily on the outstanding balance. If you have a fixed monthly payment plan, the monthly payment includes both interest and principal. You can view details of your plan in the Aven app [3] [4].

4. ****No Caps on Rates****: While rates are indexed, Aven's terms specify no caps beyond a maximum APR of 18% [4].

Consider checking your account agreement for specific rate details and exploring if you are eligible for any fixed-rate plans or refinancing options.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

Q183: "Keep getting error about stubs. "

A183: The error you're encountering about "stubs" is unclear from the available documents. There might not be specific information related to this error in the provided files. It could be related to a technical issue with the app or system that may not be covered in FAQs or the account agreement files.

If this issue is occurring within an application or service, it might be best to contact technical support for the app or system you're using by emailing support@aven.com for specific assistance [1]. You might also want to check other support resources or forums relevant to the specific application or context in which you're seeing this error.

Sources:

[1] FAQ Document

Q184: "Im using a vehicle as collateral "

A184: When using a vehicle as collateral, it is common to have specific terms and conditions regarding the securing of the loan. For Aven's cardholders, they offer the option to hold liens, which are typically placed on properties. However, if there are any specifics regarding vehicles as collateral within your account agreement or loan terms, you would need to consult that document directly or contact support to clarify. Unfortunately, I did not find specific references to vehicles being used as collateral in the document provided. If you have additional queries or need specifics, I recommend checking your account agreement or contacting the lender directly [1].

Sources:

[1] FAQ Document

Q185: "Why do you keep asking for a non existent apt or unit number. Does not seem I can get past this. Call me"

A185: Aven's application process might not support recent builds, mobile homes, or recently purchased properties, which could cause issues with address validation or auto-completion [1]. If this is the issue you're encountering, you can try clicking Enter address manually if the address is not auto-completing [1].

For further assistance or to escalate the issue, you might consider reaching out to Aven directly through their support email at support@aven.com or by calling them at 415-582-6613 [3].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q186: "I have never been married. Why does the application require a spouses info?"

A186: The reason the application might require spousal information, even if you've never been married, could be due to their standard policy processes. Often such requirements are included to cover various scenarios like joint ownership of property or loan responsibilities that might involve a spouse, or to ensure compliance with legal guidelines on liabilities and property liens [1]. It is often assumed by the system as a standard procedure to ensure all legal aspects are covered sufficiently.

Sources:

[1] FAQ Document

Q187: "Your application sucks! It will not allow me to continue without a unit or apt number! This is a SFR and there is no unit or apt number. I have sent you this message twice and you respond with no fix!"

A187: It seems that the issue you're experiencing is related to the address validation part of the Aven application process. According to the frequently asked questions, Aven's application process may have issues with recent builds, mobile homes, or recently purchased properties. Also, if the address is not auto-completing, there is an option to "Enter address manually" in the application [1].

Since this is a Single Family Residence (SFR) and does not have a unit or apartment number, make sure to select the option to enter the address manually if it's not being validated automatically. If the issue persists, it may be helpful to contact Aven support directly for assistance. You can email them at support@aven.com or call them at 415-582-6613 [1].

If you haven't tried these steps, it might be worth attempting them, and if you're still facing issues, providing Aven support with specific information about your address might help them resolve the problem.

Sources:

[1] FAQ Document

[2] FAQ Document

Q188: "Unable to upload my online identity and thus upload it"

A188: To upload your online identity, you need an unexpired government-issued ID, such as a driver's license, passport book, or passport card. Expired or damaged IDs must be renewed before completing the notarization process. Additionally, if you have a credit freeze in place at any credit bureau, it should be lifted to allow verification and account activation. Failure to complete these steps may delay the opening of your account and delivery of your card [1].

Sources:

[1] FAQ Document

Q189: "I submitted my bank link through plaid. I have 30k+ in income deposited and its still saying not enough "

A189: It seems the issue you are experiencing with income verification through Plaid might be due to how Aven evaluates your financial information. Aven's automated underwriting system determines offers based on factors such as income, equity, credit, and debt obligations [1]. If the claimed income doesn't meet their criteria or if there's a mismatch in the verification process, it might flag a lack of sufficient income despite your actual deposits being over \$30,000.

Aven typically verifies income either through direct bank account connections via Plaid or by reviewing uploaded documents like tax returns and pay stubs [2] [3]. Ensure that any other documentation you can provide matches your reported income to clear up the verification process. You might also consider reaching out to Aven support directly to resolve any discrepancies in your application [3].

If further documents are required for income verification, utilizing those can assist in their evaluation as well.

If there's an underlying issue with their automated process, unfortunately, manual adjustments aren't possible

on their side, as stated by their automated underwriting nature [5]. You'd need to work within the parameters provided or seek recourse if there are discrepancies in the verification.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

Q190: "I dont want to refinance my existing 2nd mortgage. I just want to refinance a different existing loan. "

A190: To refinance a different existing loan without affecting your second mortgage, you have options available through your Aven Card account. The Aven Card allows you to refinance existing Home Equity Lines of Credit (HELOCs) or Home Equity Loans (HELOANs) into an Aven Simple Loan. This refinance program can be a separate action from any other loan products you might have, such as your 2nd mortgage [1].

To pursue this option, you would typically need to complete specific requirements, like providing all necessary documentation for the payoff of your balance with your current lender. Once approved, your balance can be transferred to an Aven Simple Loan, which offers fixed monthly payments over a specified term [1].

If you are interested in taking advantage of this program and need more detailed guidance, you may want to check the Aven app or contact their customer service to ensure you fulfill all requirements correctly.

Sources:

[1] Account Agreement

[2] Account Agreement

Q191: "I will have to get those documents "

A191: It seems like you need some specific information from the documents you uploaded. Could you please clarify what information you're looking for or what questions you have? That way, I can assist you more effectively.

Q192: "Hi do you have specific reason why "

A192: Could you please provide more context or clarify your question? It seems like it's incomplete. Are you inquiring about a specific policy, rule, or event? Let me know how I can assist you better!

Q193: "i do not have any lien..I am renting"

A193: If you are renting and do not have a lien, it typically means that you do not have any outstanding security interest or claim against your rental property. This would generally be a concern for property owners rather than renters. Do you have any specific questions regarding your rental agreement or any other aspect of your tenancy?

Q194: "You need to be clearer I've already sent what you requested. You received both my VA and SSDI Award Letters. "

A194: I did not locate any specific VA or SSDI Award Letters in the documents provided. If these documents were included in other files or sections, please ensure they are accessible and try re-uploading them. Otherwise, if you have other questions or need further assistance, feel free to ask!

Q195: "Don't have 1"

A195: It appears there is some text that might be cut off or misinterpretation about "Don't have 1". Could you please provide more context or clarify your question so I can assist you better?

Q196: "Don't have 1 own my.house"

A196: It seems that your query "Don't have 1 own my.house" lacks context in relation to the uploaded documents. Could you please clarify or provide more context about your situation or question regarding home ownership or any other specific topic? This will help me assist you better.

Q197: "Do you have specific reason why I dont qualify? "

A197: The reason you might not qualify for the loan could be related to several criteria that Aven uses in their underwriting process. The underwriting system evaluates applicants based on income, equity, credit, and debt obligations. Specific conditions such as having past mortgage delinquencies within the last 24 months, recent forbearance, or a bankruptcy that was discharged or dismissed less than 12 months ago might affect eligibility. Additionally, system denial decisions are automated and cannot be manually overturned [1].

Sources:

[1] FAQ Document

Q198: "I don't know what other documents youent you my VA Award Letter and my SSDI A need. I've s"

A198: It seems like your message was cut off. Could you please provide more information about what you need assistance with? Are you trying to find out what documents you might need for a specific purpose, or is there something specific about your VA Award Letter or SSDI that you'd like help with?

Q199: "How long will it take the APR to go up"

A199: The APR on your Aven card is variable and will adjust based on an Index, such as the Prime Rate or the Federal Funds Target Rate Upper Limit. These indices can change several times a year or may not change for several months. Since these rates are not controlled by Aven, the frequency of changes to the APR on your card is dependent on adjustments to these indices [1].

Sources:

[1] FAQ Document

Q200: "When does the check get issued?"

A200: Aven does not provide checks or a checkbook. However, Aven cardholders can transfer cash directly from their Aven account to another bank account, a process called CashOut. CashOuts are initiated within 2 business days of the request [1].

Sources:

[1] FAQ Document

Q201: "I have a 1040 PDF, how do I upload it?"

A201: To upload a PDF file, look for an "Upload" button or link on the interface you're using, which will allow you to select a file from your device to upload. If you are referring to a specific platform or application, I can guide you through the process if you provide more details about the platform you're using.

Q202: "Why are you looking for bank info just to receive a credit card?"

A202: When applying for an Aven card, the company looks to verify an applicant's income as part of their assessment process. They can verify income through securely connecting to the applicant's bank account or by reviewing various uploaded documents, such as Form 1040, pay stubs, W-2s, and others. This is part of their underwriting process which evaluates an applicants income, credit, debt obligations, and home equity to generate an offer [1].

Sources:

[1] FAQ Document

Q203: "Rate to high "

A203: If you are finding the interest rate on your Aven account too high, please be aware that the Aven Card typically uses a variable rate based on an index, such as the Prime Rate published in the Wall Street Journal or the Federal Funds Target Rate set by the Federal Reserve. These indices can fluctuate based on market conditions and are outside of Aven's control [1].

If you believe your rate is too high, it's important to understand that Aven's offers, including credit line size and interest rate, are determined by an automated system that assesses income, equity, credit, and debt obligations [2]. The card does allow some cardholders to set up fixed-rate installment plans, but these terms

must be explicitly agreed upon during the plan creation [3]. If you have further questions or concerns about your rate, you might find more details in your specific account agreement or contact Aven support.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q204: "how do i start a new app"

A204: It appears that your question "how do I start a new app" does not directly relate to the content of the documents provided. However, within the context of the documents regarding Aven, if you are referring to starting a new application for a service like Aven, here's a generalized approach based on the context:

1. ****Eligibility Criteria****: Ensure you meet the requirements such as being at least 18 years old, possessing valid government-issued ID, and securing insurance for high credit lines [1].
2. ****Initial Setup****: If you are applying for an Aven card or account, you would typically begin by visiting the Aven website or app. Connect your bank account securely for income verification [2].
3. ****Credit Check****: A soft credit pull is conducted initially which doesn't impact your credit score. If you proceed with an offer, a hard inquiry may be made [2].
4. ****Submit Application****: Use the Aven app or online portal to complete your application. If documents are required, upload them through the specified channels.
5. ****Follow-up Steps****: If approved, you will need to complete a notary session and may have to provide additional documents like proof of insurance [4].

If you meant something different by "starting a new app," such as developing software or a mobile application, please provide further details or clarify what specifically you need help with.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q205: "844735"

A205: The query "844735" does not appear in any significant context or document within the provided documents. If you meant to refer to something specific like an ID or a policy number, please provide more context or details.

Q206: "Is this a joke?? 5k limit with excellent credit and tons of equity. Waste of my time"

A206: The credit limit for your account appears to be determined by Aven's automated underwriting system, which considers factors such as income, equity, credit, and debt obligations [1]. Unfortunately, their system is fully automated and cannot be manually adjusted by Aven or overridden by requests [2].

If you have concerns or believe there might be an error, it's recommended to contact Aven directly to discuss your specific situation. You can reach them through their support page or by calling their support number [3].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q207: "If I can pay before the 60 months there is no fee? "

A207: There is no prepayment penalty associated with the Aven Card account. This means you can pay off your balance in full before the term ends without incurring any extra fees [1].

Sources:

[1] FAQ Document

Q208: "Im trying to get a new home for my family asap"

A208: It sounds like you're looking for information or assistance regarding purchasing or financing a home. If your inquiry relates to account details, payment plans, or agreements, please provide further specifics so that I can assist according to the documents you've uploaded. If you have any questions about your loan or financing options, please let me know!

Q209: "cfruechte@gmail.com"

A209: I found the email you mentioned in the context of Aven's support FAQs and processes. If you have any specific questions regarding this email or need assistance with anything related to your account with Aven, feel free to let me know!

Q210: "That's what I bring home weekly. You asked for house hold income which is me and my spouse together "

A210: Could you please clarify how I can assist you with the uploaded files? Are you looking for specific information related to income, payment plans, or any other details from the documents?

Q211: "I'm a Real Estate Broker I have 7"

A211: It seems your query was incomplete. Could you please provide more details or clarify your request regarding being a Real Estate Broker? I can assist you better once I have a clear understanding of your question or need.

Q212: "Can I pay off the loan early without penalty? What is the cost to originate the loan? "

A212: You may prepay your Aven Simple Loan at any time without penalty [1].

Regarding the cost to originate the loan, there is no origination fee for the Aven loan [2].

Sources:

[1] Account Agreement

[2] Account Agreement

Q213: "The staff are professional and courteous."

A213: The phrase "The staff are professional and courteous." does not seem to be a direct quote from the documents. It might be a user's personal opinion or feedback rather than content extracted from the documentation provided.

Q214: "I'm looking for a no doc heloc"

A214: A "no doc" HELOC (Home Equity Line of Credit) typically refers to a loan that requires little to no documentation to prove income or assets during the application process. Unfortunately, the information provided does not specifically mention a "no documentation HELOC." The document generally outlines various aspects of the Aven HELOC product, including application requirements and underwriting processes that appear to involve standard documentation requirements such as proof of income.

For any specific inquiries regarding special conditions like a no documentation requirement, it would be best to directly contact the lender or financial institution to understand if any such offering is available under their policies [1].

Sources:

[1] FAQ Document

Q215: "I need 75000 to pay off all debt"

A215: It looks like you are considering a loan to pay off your debt. If you have uploaded documents related to your loan application or any terms regarding your payment structure, I can help you understand your monthly payment or payment structure. Let me know if you have any specific questions or if you need me to look into a specific document!

Q216: "My name is Joseph B Hill Jr not Joseph B Jr Hill "

A216: The search did not return specific details directly related to a correction of your name from "Joseph B Jr Hill" to "Joseph B Hill Jr." It seems like the uploaded document might not contain detailed records of your name. If this correction needs to be updated on any official document or record such as a loan, credit agreement, or similar, you would typically need to contact the relevant institution or provider directly to have the error corrected.

Q217: "Please cancel application. No longer interested"

A217: To cancel your Aven loan application, you don't need to explicitly cancel it. According to the provided documents, your application will expire on its own after a period of inactivity [1].

Sources:

[1] FAQ Document

Q218: "Interest rate "

A218: The Aven Card is a variable rate credit product, meaning the interest rate varies based on an index such as the Prime Rate published in the Wall Street Journal or the Federal Funds Target Rate Upper Limit set by the Federal Reserve [1]. Aven cardholders may have options to create fixed payment, fixed rate Simple Loan plans [2]. The specific interest rates and terms are detailed in each cardholder's account agreement, depending on the type of balance and plan structure [3] [4].

For variable rate loans, the interest rate is affected by the index and the margin outlined in the account agreement, with a maximum APR of 18% [5]. The interest is calculated depending on the balance type, with

interest accruing daily for purchases, balance transfers, and cash-outs on revolving plans [6].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

[6] FAQ Document

Q219: "is this a credit card"

A219: The Aven card is both a credit card and a Home Equity Line of Credit (HELOC). It provides access to a line of credit through the use of a credit card, allowing cardholders to make purchases wherever VISA cards are accepted [1].

Sources:

[1] FAQ Document

Q220: "crazy_james_15@yahoo.com"

A220: I couldn't find any specific details about "crazy_james_15@yahoo.com" in the provided documents. If you have further questions or need details related to an account or service, please provide more context or specifics about the document or information you're referencing.

Q221: "did I get approved?"

A221: It looks like your loan application status or specific approval information is not directly mentioned or visible in the documents you provided. To confirm approval, typically you would receive a notification from the lender, possibly through email or within their official app or website. You may want to check your email for any communications from Aven or Coastal Community Bank, or log into their online portal to view your

application status.

If you still can't find the information, I recommend contacting Aven customer support directly by calling them at 415-582-6613 or emailing support@aven.com [1].

Sources:

[1] FAQ Document

Q222: "Can I think about this and come back to it maybe discuss with wife and include her on it to recheck offer and rate"

A222: If you want to think about your offer and discuss it further, you have some time before finalizing the decision. Your offer is generally valid for 30 calendar days from the date of application. During this period, you can discuss with your spouse and include them in the process if needed. Additionally, if you need to reschedule any notary sessions or need additional time to review your offer, it typically fits within this window [1].

Sources:

[1] FAQ Document

Q223: "where s my quote??"

A223: I couldn't find a specific insurance quote document in the files provided. If you believe a quote document should be present, please make sure you've uploaded all relevant files. If you have other questions or need further assistance with finding a particular type of document, please let me know!

Q224: "Do not wish to proceed. Thanks though."

A224: If you have any further questions or need assistance in the future, feel free to reach out. Have a great day!

Q225: "Do I get the \$110,000 ?"

A225: The document does not contain specific information regarding whether you receive \$110,000. The closest reference is related to different financial offerings and conditions by Aven, such as home equity lines of credit and loan services [1]. If your question pertains to receiving funds or a particular financial agreement with Aven, please provide more context or check the details specified in your account agreement or loan documentation.

Sources:

[1] FAQ Document

Q226: "What information are you missing from my pay stub?"

A226: The pay stub information might be missing explicit details like pre-tax earnings, post-tax earnings, deductions, and any net pay breakdown. Generally, a pay stub should include information such as:

1. Employee Information: Name, address, and Social Security Number.
2. Employer Information: Name and address of the employer.
3. Pay Period: The start and end dates the pay stub covers.
4. Earnings: Gross pay, which is the total amount earned before deductions, including hourly wages or salary, overtime, bonuses, and other compensations.
5. Deductions: All items subtracted from the gross pay such as taxes (federal, state, and local), Social Security, Medicare, health insurance premiums, retirement contributions, etc.
6. Net Pay: The final amount paid to the employee after all deductions.
7. Year-to-Date (YTD) Totals: Cumulative amounts of gross and net pay, and deductions since the beginning of the year.

If any of these details are missing from your pay stub, they might need to be addressed with your payroll department. If you have specific questions about what might be missing, you may provide more context or details.

Q227: "What is my interest rate for balance transfer "

A227: For balance transfers, interest accrues daily based on the daily interest rate, which is calculated as the annual percentage rate (APR) divided by 365, starting from the day the balance transfer is disbursed [1]. To view your specific interest rate, you should check your most recent statement or log into your account on the Aven app [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q228: "your automated system is unable to verify my income"

A228: If your automated system is having difficulty verifying your income, Aven offers multiple ways to verify income manually. You can securely connect your bank account or upload relevant documents such as Form 1040, pay stubs, W2s, or various 1099 forms. Aven specifies the types of documents needed during the online application process [1].

If you are self-employed, Aven accepts applications and might have specific requirements for income verification, such as additional documentation [2]. If you've followed these procedures and are still having issues, I recommend contacting Aven customer support directly for assistance.

Sources:

[1] FAQ Document

[2] FAQ Document

Q229: "Is the full amount of the LOC \$5000?"

A229: The full amount of the Line of Credit (LOC) is not specified as \$5000. From the document details, Aven offers a maximum line size of \$250,000, but your specific LOC amount would be reflected in your account agreement [1]. Please check your account statements or directly in the agreement for the exact amount of

your LOC.

Sources:

[1] FAQ Document

Q230: "I need 100,000"

A230: Unfortunately, the provided text does not directly address granting a loan or financial assistance of \$100,000 specifically. However, the documents discuss Aven's services such as fixed payment plans, home equity lines of credit, and other financial offerings that might align with a loan of this size. Typically, an offer would be based on the applicants details such as income, equity, and creditworthiness [1].

To pursue a \$100,000 loan or more details on potential offers, you may consider reviewing your account agreement or speaking directly with Aven's support for tailored advice or application procedures [2].

If you have an existing plan or are interested in how Aven structures such loans, especially concerning monthly payments, this might require checking specific terms or running a payment structure through their available resources, such as the payment calculator on their website [3].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q231: "Can you beat 3.7%"

A231: The APR for Aven Simple Loans ranges from 7.49% to 18%, depending on your creditworthiness and other factors [1]. Therefore, Aven cannot guarantee an APR lower than 3.7%. However, promotional offers with lower APRs may occasionally be available [1].

Sources:

[1] Account Agreement

[2] Account Agreement

Q232: "Please cancel appointment and application "

A232: To cancel an appointment or an application with Aven, you need to follow specific procedures:

1. ****Canceling an Appointment****: If you need to cancel a notary session or any scheduled appointment with Aven, you can usually reschedule or cancel directly through their online system. For more specific guidance, it might be useful to contact Aven directly via their provided contact options.

2. ****Canceling an Application****: Aven's policy indicates that an application will expire on its own after a period of inactivity, so there is no explicit need to cancel an application. If you desire confirmation or have further inquiries, contacting Aven support is advised [1].

3. ****Account Cancellation****: To cancel an account, particularly if it involves a Home Equity Line of Credit (HELOC), it's important to clear any outstanding balances first. Generally, a payoff letter should be requested through the Aven app or by email to Aven at support@aven.com. After all transactions are settled, Aven will process the account closure [2] [3].

If you have further questions or require assistance, reaching out directly to Aven at support@aven.com or their support line might provide the most direct solution [4].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q233: "After how many days can I receive the card ?"

A233: The Aven card generally arrives within 7 business days from the time your account is opened [1].

Sources:

[1] FAQ Document

Q234: "I got approved for 55,000 if I used 50,000 of it what would my monthly payment be "

A234: It appears you might be eligible for a fixed monthly payment plan with Aven. These plans feature a fixed APR and a fixed monthly payment for the duration of the plan [1]. However, since the specific terms of the plan, such as the interest rate and term length, aren't specified in the documents, I'm unable to calculate the exact monthly amount for your \$50,000 usage.

To determine your monthly payment, you can use Aven's payment calculator, which can provide estimates based on your specific loan terms [2].

For a precise calculation, reviewing the complete terms of your loan plan or checking directly through your account on Aven's website or app would be recommended.

Sources:

[1] Account Agreement

[2] FAQ Document

Q235: "No thank you. The interest rate is too high. "

A235: If you have concerns about the interest rate for your loan, you might want to review the loan agreement details or any related documents you have. This can provide insight into why the interest rate is set at its current level and whether there are options for adjustment.

Would you like assistance with finding specific information in the documents you've uploaded? If your concern pertains to your monthly payments, I can also help you understand the payment structure detailed in your loan application report. Please let me know how I can assist you further!

Q236: "I am unable to download my banking info via plaid. Can I download it another way?"

A236: If you are unable to download your banking information via Plaid, you can access your banking information using the Aven Card app. You can view your Aven card statements, current APR, and other account details through the app by logging in or by visiting their respective online portals as mentioned in your account agreement [1].

Additionally, payments can be made through the app, and it can be used to connect bank accounts for Autopay or bill pay [2] [3]. If you need to make balance transfers or cash out transactions, these can also be initiated through the app [4] [5].

For any specific issues related to the downloading or accessing of your information, it might also be helpful to contact Aven support through their support email or portal [6].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

[6] FAQ Document

Q237: "How long will it take to complete the process?"

A237: The process you are referring to could take different amounts of time depending on the specific

context. If you are referring to the time needed to complete the notarization process after applying, applicants have 30 calendar days from beginning the application to accept an offer, and then another 30 calendar days from accepting their offer to complete the notarization session [1].

If you meant the time it takes to receive your card, the Aven card generally arrives within 7 business days from the time your account was opened [2]. Please clarify if you meant another process or require further information on a different topic.

Sources:

[1] FAQ Document

[2] FAQ Document

Q238: "I am trying to upload my 1040, but I am unable to do so"

A238: To assist you in addressing the issue with uploading your 1040 form, could you please provide more details about the specific error message or problem you are encountering when trying to upload the file? Additionally, have you ensured that the file is in the correct format and within the allowable size limit for uploads?

Q239: "25 minutes late"

A239: The phrase "25 minutes late" does not appear to be directly addressed in the documents. However, if you are referring to the implications of being late on payments for an Aven Simple Loan, a late payment fee of \$29 is imposed if a payment equal to the Minimum Payment Due is not received by the Payment Due Date [1].

If you're asking about specific details related to a particular late scenario or provision that involves a 25-minute aspect, it seems that such a precise timeline may not be specified in the documents provided. If you have any more details or context around the "25 minutes late" reference, feel free to provide that, and I can assist further.

Sources:

[1] Account Agreement

Q240: "self employed, I do not have pay stubs. I can send some of my recent lists of invoice payments"

A240: If you are self-employed and do not have pay stubs, Aven allows you to verify income through alternative means. You can either securely connect your bank account or upload certain documents that prove your income. Acceptable documents include Form 1040, W2, 1099-R, 1099-SSA, or 1099-B [1].

Invoice payments can likely serve as an indicator of income but should be supported by other official documents for verification purposes. You may want to contact the institution directly for guidance on additional documentation you might need to provide as proof of income.

Sources:

[1] FAQ Document

Q241: "Interest rate too high sorry would like to use it as a line of credit not withdraw at this time"

A241: Regarding your desire to use the loan as a line of credit rather than withdrawing it due to the high interest rate, it appears this is permissible with your Aven account. The Aven Card functions as a home equity line of credit accessible via a credit card, meaning it can serve both as a credit card and a line of credit [1]. Therefore, you aren't obliged to withdraw the funds if you wish to use it as a line of credit instead.

Sources:

[1] FAQ Document

Q242: "I need to send my proof of vaccination to a human being. This system isnt working well "

A242: If you need to send your proof of vaccination to a human being, it's best to contact support directly. You can email them at support@aven.com for assistance with issues related to document submission or any

other concerns you might have [1].

Sources:

[1] FAQ Document

Q243: "How do I make payments "

A243: To make payments on your Aven account, you can use the Aven Card app. Here are the steps you can follow:

1. ****Use the Aven Card App****: You can pay your Aven bill using the Aven Card app. This is the main method Aven provides for payments, and it does not accept checks or cash by mail.
2. ****Bank Account Connection****: Connect your bank account to the Aven Card app using your routing and account number to make a payment. Alternatively, you can also use your existing online banking platforms to make payments to Aven [1].
3. ****Electronic Payments****: Payments must be made electronically, either through automated clearing house (ACH) transfers by calling Aven Customer Service or through the Aven Card mobile app. You can also use your financial institutions bill pay system to make electronic payments if it's supported [2].

This ensures your payments are processed correctly and on time without the need for traditional mail methods.

Sources:

[1] FAQ Document

[2] Account Agreement

Q244: "Initial draw"

A244: Some offers from Aven do have an initial draw requirement. Specifics about the requirement should be detailed in your account agreement. For example, for cards with a credit line above \$100,000, if the draw in the first 90 days is less than \$50,000, Aven may reduce the line size to the outstanding amount plus \$25,000 [1].

Sources:

[1] FAQ Document

Q245: "Can I talk to you by the phone? Give me a call or send me the number I can call"

A245: I'm here to help you via text, but I don't make phone calls or provide phone numbers. If you have any questions or need assistance, feel free to ask here!

Q246: "Why do you need my social security number? I won't give that over phone "

A246: Your Social Security Number is typically requested to help verify your identity and assess your creditworthiness as part of the application process. It's important to note that providing your Social Security Number should be done securely, often through encrypted and secure platforms, rather than over the phone, to safeguard your personal information [1].

If you have specific concerns or questions about the safety and necessity of providing your Social Security Number in relation to your Aven account or services, it's recommended to reach out to Aven directly through their secure communication channels or visit their official support page [1].

Sources:

[1] FAQ Document

[2] FAQ Document

Q247: "Time to get upfront cash"

A247: The "Time to get upfront cash" refers to an initial requirement when your Aven Simple Loan is

activated. At account activation, you are required to execute a "Cash-Out" transaction that transfers 100% of your credit limit to your bank account as an Aven Simple Loan. This cash-out must occur within 60 days of account opening to qualify for a particular interest rate [1].

The transaction incurs an upfront cash-out fee, greater of \$5 or 4.9% of the required cash-out amount [2].

Sources:

[1] Account Agreement

[2] Account Agreement

Q248: "I need to know if im getting this loan or not otherwise i can persuade other institutions Thanks Sal!"

A248: The loan approval status for Sal is not explicitly mentioned in the documents provided. If you are inquiring about whether or not your loan application has been approved, typically, you should receive a notification or correspondence from the lender indicating the approval status. If you haven't received any communication yet, it might be beneficial to contact the lender directly for a definitive answer .

Q249: "No!!!!!!!"

A249: It looks like there might have been a misunderstanding or mistake. Could you please provide more details or clarify what you need help with? I'm here to assist you!

Q250: "Had difficulty uploading my online identity and thus upload it"

A250: It seems like there might have been an error when you attempted to upload your online identity documents. Could you try uploading the documents again, or let me know how else I can assist you?

Q251: "too high rates for a HELOC"

A251: The interest rates for the Aven Home Equity Line of Credit (HELOC) are variable and depend on either the Prime Rate published by the Wall Street Journal or the Federal Funds Target Rate Upper Limit set by the Federal Reserve. The maximum Annual Percentage Rate (APR) for an Aven Card can go up to 18% [1]. If you feel the rates are too high, it's important to note that Aven's rates are tied to these external indices, which

are beyond Aven's control [2].

Avens underwriting system determines the interest rate and credit line size based on the applicants income, equity, credit, and debt obligations [3]. Unfortunately, Aven does not have the ability to adjust offers, since these are automatically generated by their system [3].

If you are exploring options, it might be helpful to compare different lenders, understanding the terms they offer, as rates and conditions can vary across different financial institutions.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q252: "Hello, I was applying for an AVEN credit card, and it couldn't verify my income. Wants me to upload 6 months of bank statements. I included my household income when it asked for my income, not just my employment income. I listed the combined household income of myself and my husband. Can you please send me an email, and I will gladly send you any document(s) you require to complete this application.

Thank you, Isabel Simmons"

A252: For your AVEN credit card application, it seems your income verification requires uploading bank statements. AVEN can verify income by securely connecting to your bank account or reviewing uploaded documents like tax forms, pay stubs, or retirement income statements. The online application will guide you on the specific documents needed [1].

If you need to respond with additional documents to complete your application, it's best to contact AVEN directly. You can email them at support@aven.com or call 415-582-6613 [2]. They can provide further

instructions on how to proceed with your application and the necessary documentation.

If you provide your email, I can guide you on how to communicate or upload your documents directly to AVEN's support so they can address your needs promptly.

Sources:

[1] FAQ Document

[2] FAQ Document

Q253: "Is this a credit card or a HELOC loan type of card? I was just applying for the 25,000 cc & not sure I want a loan. I read the disclosure & it seems like it turns to a loan when its over 25,000. Is that correct?"

A253: The AVEN Card functions as both a credit card and a Home Equity Line of Credit (HELOC). This means that you can access it like a credit card wherever VISA is accepted, but it is fundamentally a line of credit secured against your home [1].

As for your concern about it turning into a loan when it's over \$25,000, the AVEN Card typically allows users to choose to convert parts of their credit into fixed payment loan plans. These are optional plans that you can select within your credit line, and specific details should be listed in your account agreement [2] [3].

Therefore, your account wont automatically convert to a fixed loan structure just because it exceeds \$25,000, unless you choose to opt for such a plan. If you're unsure, it might be beneficial to check out your current account agreement for the terms and options that apply to your specific situation.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q254: "Just checking offer not authorize at this time just inquire amount credit line available to me my property "

A254: To determine the credit line available to you on your property, Aven uses an automated underwriting system that calculates offers based on your income, equity, credit, and debt obligations [1].

Currently, the maximum credit line Aven offers is \$250,000 [1]. If you were not approved for a credit offer, it might be due to the requirements not being met according to their underwriting system. However, it's important to check your account agreement for specific details regarding your offer [1].

If there is an issue with an offer being authorized, typically, it could be due to incomplete documentation or a change in the underwriting assessment. You might want to check if there is additional information or documentation that needs to be submitted [1].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q255: "No "

A255: It seems like your message was cut off or sent by mistake. Could you please provide more context or clarify what information you need regarding the uploaded files?

Q256: "Is this available credit card "

A256: Could you please clarify or provide more information about your question regarding the "available credit card"? Are you asking if a specific credit card is available to you, or are you inquiring about the details and features of a particular credit card, such as the Aven card? With more context, I can provide more detailed information.

Q257: "I just want to apply for the Aven credit card to get 7% cash back on gas and groceries."

A257: The Aven credit card you wish to apply for appears to offer cash back rewards, but the specific 7% cash back on gas and groceries was not found in the document details. However, Aven does offer cashback rewards at a rate of 2% on eligible purchase transactions when autopay is turned on [1].

To apply for the Aven card, you can check your eligibility and start the application process without affecting your credit score initially through a "soft pull" of your credit. Note that a hard inquiry, which may impact your credit score, is only made after you accept an offer and schedule a notarization [2].

Since the document didn't specifically mention a 7% cash back offer, it might be a promotional or time-limited offer not documented, or it might require specific conditions. You should directly check Aven's current promotions or offer details either through their website or by contacting their support for more specific information.

Sources:

[1] FAQ Document

[2] FAQ Document

Q258: "I have tried to verify bank "

A258: To verify a bank account, Aven cardholders can use the Aven Card app to connect their bank account by using their routing and account number. They can also use their existing online banking platforms to make payments to Aven [1].

If you are experiencing any issues with bank verification, it might be helpful to ensure that the details provided during the verification process are accurate and consistent with those on your bank records. If further issues persist, contacting Aven customer support might be necessary for personalized assistance [1].

Sources:

[1] FAQ Document

[2] FAQ Document

Q259: "I will like to open account without using a Draw"

A259: The possibility of opening an account without using a "Draw" isn't directly specified in the documents provided. However, the terms of opening an Aven card account often involves securing the account with a lien on your property, which leads to a line of credit known as the Draw Period. This usually involves using your credit line for purchases or transfers during the Draw Period of up to five years, which is then followed by a repayment period [1].

If your objective is to avoid utilizing the credit line immediately or using the Draw feature, it might be possible depending on specific offers detailed in your account agreement or if your preference can be aligned with Aven's service offerings. However, a lien on a property is generally a standard requirement for opening these accounts. For more specific terms that might fit your needs, you should refer to the detailed terms of the Aven Card Agreement or consult directly with the service provider [2] [3].

Sources:

[1] Account Agreement

[2] FAQ Document

[3] Account Agreement

Q260: "We tried Verify Bank, Plaid is not signing in because their is a code texted to us and they don't have the option for us to add it."

A260: The issue you are experiencing with Plaid not providing the option to enter a texted code for verification seems to be related to a limitation or missing feature in Plaid's integration with the bank you are trying to verify. This seems to be a third-party issue that Plaid might not handle directly within their integration options, as a code texted for verification would typically need an interface in the Plaid system to enter the

code.

Unfortunately, the documents provided do not offer any specific solutions or troubleshooting steps for this particular issue. It may be beneficial to contact Plaid support directly or the support team of the bank you are trying to connect with via Plaid to see if there is a workaround or a setting that might need to be adjusted. Additionally, checking if the bank has specific instructions for using Plaid, or if they support another verification method, might help resolve the issue [1].

Sources:

[1] FAQ Document

Q261: "I would like to talk to a customer service agent"

A261: To talk to a customer service agent, you can call Aven Customer Service at 877.761.1080, or use the Aven mobile app to connect with them [1]. Alternatively, you can schedule a phone call by visiting [Aven.com/call](https://aven.com/call) or reach out via email at support@aven.com [2].

Sources:

[1] Account Agreement

[2] FAQ Document

Q262: "Not in flood area"

A262: Regarding flood zones, the documents indicate that Aven supports properties in flood zones but requires the applicants to submit proof of active flood insurance during the application process. If your property isn't currently designated as in a flood zone, you wouldn't need this insurance initially. However, if FEMA later identifies your property as being in a flood zone, you'll receive notices 45 and 15 days in advance to purchase and present acceptable flood insurance [1] [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q263: "How do I schedule a call?"

A263: To schedule a call, you can visit Aven's website at [Aven.com/call](https://aven.com/call). Alternatively, you may call 415-582-6613 or email support@aven.com [1].

Sources:

[1] FAQ Document

Q264: "How are the 30 year and the 5 year the same amount in payback? "

A264: It appears that both the 30-year and 5-year loans might show the same payback amount due to how payment plans are structured and amortized. While I couldn't find an exact explanation of why both would end up having the identical payback figures, typically it could mean:

1. ****Payment Structure****: Aven offers fixed payment plans that amortize over several years, so the entire amount, including interest, is paid off by the end of the selected term [1].
2. ****Interest Implications****: It's possible that the interest rates or how the interest is calculated might result in similar total payback amounts over these different periods. The daily interest rate or fixed monthly fee that replaces traditional interest could play a part [2] [3].
3. ****Amortization Details****: Details about payment amounts, terms, and other specifics are presented and disclosed at the time of plan creation. Some cardholders can create fixed payment fixed-rate installment plans for different terms [4].

For more precise information, referring directly to the account or loan agreement or using Aven's payment calculator might provide further clarity, as these documents or tools would typically show payment obligations

for specific loans [2].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

Q265: "How long do we have to wait before making an initial repayment?"

A265: You will need to wait for a 3-day rescission period after signing before making any initial repayments or accessing funds. This period is a regulatory requirement to allow applicants to cancel the account due to the security interest in the home [1].

Sources:

[1] FAQ Document

Q266: "Is the rate fixed or is it tied to prime rate? Fixed implies it will not change but the fine print indicates it is tied to prime."

A266: The rate for your Aven account can be either fixed or variable, depending on the type of plan you have. Generally, the Aven Card has a variable rate, which varies based on an Index such as the Prime Rate published in the Wall Street Journal or the Federal Funds Target Rate Upper Limit set by the Federal Reserve [1]. However, Aven also offers fixed payment, fixed rate Simple Loan plans, which are not subject to changes in the Index [1].

For variable rates, your APR is based on this Index plus a margin [3]. If your account agreement mentions a fixed Aven Simple Loan, then it would indicate that your interest rate is fixed for the term of that loan [4].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] Account Agreement

Q267: "Need pay cc"

A267: I was unable to retrieve specific monthly payment details for your "Need pay cc" query from the loan application or from available documents. To obtain information relevant to your specific situation, please ensure you provide a complete loan application or refer to your account agreement, which could contain details on fixed installment plans, revolving balance payments, or any specific payment queries you might have [1].

Sources:

[1] FAQ Document

Q268: "I don't want cash out"

A268: If you don't want to utilize the cash-out feature with your Aven account, you are not obligated to do so. Aven allows cardholders to transfer cash directly from their Aven account to another bank account through a feature called "CashOut," but there's no requirement for you to engage in this unless you choose to [1].

If you decide not to use this feature, simply refrain from initiating any cash-out transactions in your Aven account settings. Additionally, if you want to prevent any potential fees associated with cash-out transactions, it's important not to start a cash-out request [1].

Let me know if you need any more specific information about your account!

Sources:

[1] FAQ Document

[2] FAQ Document

Q269: "how much would I pay per month"

A269: It seems there is no specific information available on the monthly payment amount for John Doe's account in the current documents. However, I can provide you with general information about Aven's payment structures:

1. For fixed monthly payment plans, Aven offers structured payment plans amortized over several years. The monthly payment remains the same every month and is calculated to cover the entire amount of the plan plus interest by the end of the selected term [1].
2. If your account includes revolving balances, the minimum monthly payment would generally be 1% of the principal plus the monthly interest rate on the outstanding balance [1].

Unfortunately, the exact monthly payment amount for John Doe is not explicitly listed in the documents I have access to. It's important to check the specific details of the account agreement, or utilize tools like the Aven payment calculator, for personalized payment estimates [1].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

Q270: "Cmo puedo cancelar la aplicacin?"

A270: Para cancelar tu aplicacin o cuenta de Aven, tienes dos mecanismos posibles:

1. ****Derecho de Anulacin en Tres Das:**** Tienes el derecho legal bajo la ley federal de cancelar tu cuenta

durante los tres días hábiles después de abrirla. Esto se refiere comúnmente como el periodo de rescisión.

Necesitarás referirte a tu Notificación de Derecho a Cancelar para más información sobre cómo ejercitar este derecho.

2. ****Cancelación por Escrito Después de Tres Días:**** Si decides cancelar tu cuenta después del periodo de rescisión de tres días, puedes hacerlo notificando a Aven por escrito. Ten en cuenta que, si cancelas después de haber realizado un pago o completado una transacción, serás responsable de pagar todos los montos adeudados antes de tal cancelación, incluyendo todos los montos que aún no se hayan registrado en tu cuenta [1].

Si tienes más preguntas específicas o necesitas instrucciones exactas, puedes contactar directamente a Aven a través de su aplicación móvil o correo electrónico [2].

Sources:

[1] Account Agreement

[2] FAQ Document

Q271: "Don't request fed tax forms unless I decide to go forward with a loan"

A271: The information you referred to can be found in the Aven FAQs, which state that applicants have 30 calendar days to accept offers and finish signing documents. During this period, if additional documentation such as income or tax documents is requested, it must be provided within the same 30-day window [1].

However, there is no specific mention in the documents requiring federal tax forms unless deciding to proceed with a loan. Such a requirement would likely depend on the specifics of your application and if such documents are deemed necessary at the time of finalizing your agreement, based on your specific circumstances.

Sources:

[1] FAQ Document

Q272: "where do i send you copy of SS benefit letter I can also include copy of any bank statements "

A272: To send a copy of your Social Security benefit letter or bank statements, you should email them to support@aven.com, as outlined for various document submissions and inquiries [1].

Sources:

[1] FAQ Document

Q273: "Is this a credit card or line of credit. How does the interest work. Compounded daily "

A273: The Aven card acts both as a credit card and a home equity line of credit. Customers can use the card like a credit card, but it's technically a home equity line of credit, which they can access via the card [1].

Regarding interest, the Aven card uses several methods for calculating interest depending on the balance type. For revolving balances like purchases, balance transfers, and cash-outs, interest is accrued daily based on a daily rate (your APR divided by 365). The interest is calculated using an Average Daily Balance method, meaning its the sum of the balances each day divided by the number of days in the cycle [2] [1].

To better understand which specific interest might apply to your situation or to see if your account involves daily compounding, I'd recommend reviewing your account statement or agreement for detailed interest rate information [4].

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] Account Agreement

Q274: "I do t want a transfer just a line for home improvements "

A274: It seems like you're interested in potentially obtaining a line of credit or loan for home improvements.

Do you have specific questions about the terms, process, or conditions related to this request? Please provide more details or specify any document or agreement related to this purpose that you might be referring to. This will help me assist you more effectively.

Q275: "Yes Thinks Want That 250,000\$ Honor Wesley"

A275: The search did not return any results specifically related to "Yes Thinks Want That 250,000\$ Honor Wesley". If you are looking for details about an Aven account or needing assistance with a specific request or document, could you please provide more context or clarify further? This will help me assist you better.

Q276: "Am I all squared away? Or is there anything else?"

A276: From the document provided, there is no direct reference to the phrase "Am I all squared away? Or is there anything else?" which suggests checking if all your procedural requirements or pending tasks with Aven are complete. However, if you have specific concerns about elements such as payments, application status, notary process or documentation requirements, those can typically be confirmed using the relevant Aven mobile app features or by checking the online portals they provide for account and document management [1].

If you have a specific aspect you would like to be assured about (e.g., payments, application steps, notary requirements), let me know and I can search more specifically for details related to that from your document.

Sources:

[1] FAQ Document

Q277: "House paid off"

A277: When a house associated with an Aven account is paid off, your settlement agent will send Aven a payoff request. Once the balance is paid in full, Aven will close the account and release the lien [1].

Sources:

[1] FAQ Document

Q278: "what is the required credit score"

A278: The documents specify that Aven uses FICO V9 and VantageScore 4.0 from Experian as the credit score systems, but it does not specifically state the required credit score for eligibility. Aven's underwriting system is automated and they evaluate applicants based on multiple factors, including income, equity, credit, and debt obligations [1].

Sources:

[1] FAQ Document

Q279: "We do not want 15 year we want a five-year contract"

A279: The account agreement allows for a five-year use of the credit limit, with automatic renewal for each one-year period unless otherwise determined by the lender [1]. However, the typical term for account maturity is 15 years, unless other arrangements are made [1].

If you are specifically requesting a five-year payment plan instead of a term for the use of the credit limit, it is possible under the Aven Simple Loan plans which offer terms ranging from five to 30 years for fixed monthly payment plans [3] [4]. Please ensure to check specifically if such an option is available and agreed upon in your loan setup or discuss directly with your financial service provider.

Sources:

[1] Account Agreement

[2] Account Agreement

[3] Account Agreement

[4] Account Agreement

Q280: "credit score"

A280: When you apply for an Aven card, a "soft pull" on your credit is performed, which does not impact your credit score. However, once you accept an offer and schedule a time with the notaries, a hard inquiry is made on your credit profile, which can impact your credit score [1].

Aven uses FICO V9 and VantageScore 4.0 from Experian for their credit evaluations [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q281: "Hello I just was approved with my application. It offered me a card or an equity option. I wanted to go with the equity of 150000 with the 7.percent Apr "

A281: The documents mention that Aven offers both a variable and a fixed rate option for Cash-outs and their Aven Card operates like a Home Equity Line of Credit (HELOC) [1]. It also explains that for fixed installment plans, the details about the term and amount are disclosed at plan creation [2].

Since you mentioned being approved at a 7% APR for an equity option, it seems you may be offered a fixed rate plan, but to confirm and understand the entire term and monthly payment, you should check your specific account agreement or contact Aven directly for the most detailed and accurate information [3] [4].

If you need details about your monthly payments, terms, or specific conditions of your equity option, I'd recommend looking at your account documentation or using the official Aven resources available to you.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

Q282: "What form of document "

A282: For notarization, various documents can be notarized as part of the Aven services, especially related to the use of their credit products. This includes documents such as:

1. Account Agreement
2. Deed of Trust
3. Power of Attorney (POA)
4. Notice of Right to Cancel [1]

Applicants must also ensure they have their original, unexpired government-issued photo ID for the notary sessions, as the sessions require this identification [1].

Sources:

[1] FAQ Document

[2] FAQ Document

Q283: "Thx to "

A283: It looks like your message might have been cut off. Could you please provide more details or clarify what you're looking for?

Q284: "Customer service "

A284: To contact customer service for Aven, you can do the following:

- Visit the website: aven.com/support for more information.
- Schedule a phone call: Go to aven.com/call.

- Call directly at 415-582-6613.
- Email customer support at support@aven.com [1].

Sources:

[1] FAQ Document

Q285: "This is much higher than my current rate"

A285: It appears there is an issue retrieving the detailed loan application report for Shannon Grimes. To determine your current rate or payment structure accurately, I would need access to the specific loan application details. If you can provide additional context or verify the details regarding the current loan application, it might help in addressing the query about your payment rate. Alternatively, please consult your account agreement or financial documents where such details would be explicitly stated.

Q286: "What are the payment options"

A286: Aven offers a variety of payment options and structures:

1. ****Variable Rate Payments****: The Aven Card is a variable rate credit card. The rate varies based on an index, such as the Prime Rate published in the Wall Street Journal [1].
2. ****Fixed Rate and Fixed Payment Plans****: Some Aven cardholders can set up fixed payment, fixed rate Simple Loan plans. Applicants can check their eligibility in their account agreement [1]. Fixed payment plans amortize over several years, with the payment calculated to pay off the entire amount and interest by the end of the selected term [1].
3. ****Revolving Balance Payments****: For revolving balance plans, the minimum monthly payment is 1% of the principal plus the monthly interest rate on the outstanding balance. For accounts with multiple plans, each plan's minimum payment can be added together for a total minimum payment due [4].

4. **Cash Out Options**: Aven cardholders can transfer cash directly from their Aven account to another bank account through a feature called CashOut, which may incur a one-time fee [5].

5. **Balance Transfers**: Cardholders can request a balance transfer from a high-interest credit card to the Aven card, possibly including a one-time fee [5].

These options offer flexibility depending on the cardholder's needs and eligibility under their account agreement.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document

[4] FAQ Document

[5] FAQ Document

[6] FAQ Document

Q287: "Hi. How fast does the deposit hit my bank? I was checking/ comparing one other option. "

A287: Funds can usually be accessed after activating your Aven Card, typically within 7 business days of signing. There is also a 3-day rescission period after signing during which no funds can be taken out [1].

Sources:

[1] FAQ Document

Q288: "Im just looking for a credit card with a good credit limit, this looks like a credit loan of some kind, a that the case? "

A288: The Aven Card is indeed a type of credit card that functions as a home equity line of credit. It allows for a significant credit limit, but it also carries a lien on your property as part of its security agreement [1]. If you're

looking for simply a credit card with a good credit limit, this one fits that description with a credit limit up to \$62,000 [2]. However, it's essential to consider that there are implications involving your property due to the home equity aspect [3].

Sources:

[1] FAQ Document

[2] Account Agreement

[3] Account Agreement

Q289: "I would like to cancel and not reschedule our appointment at this time."

A289: To cancel your application with Aven, there's actually no need to explicitly cancel it. Applications will expire on their own after a period of inactivity [1]. If you intended to cancel a notary appointment specifically, the procedure isn't explicitly outlined in the provided documents, however, you can likely manage your appointments through the Aven app or by contacting Aven support at support@aven.com [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q290: "Hold that thought. Must check with husband."

A290: No problem! Whenever you're ready, feel free to ask any questions.

Q291: "What happens if I do not use the credit or the credit card?"

A291: If an account remains unused, Aven may reduce the credit line at the account anniversary. A lien is placed on the home for the approved line size amount upon opening the account. Additionally, certain products may require an initial draw [1].

Sources:

[1] FAQ Document

Q292: "What happens if I do not use the card or the credit?"

A292: If an account remains unused, Aven may reduce the credit line at the account anniversary.

Additionally, a lien is placed on the home for the approved line size amount upon opening the account [1].

Sources:

[1] FAQ Document

Q293: "can i pay off early without penalty?"

A293: Yes, you can pay off your Aven Simple Loan early without incurring any penalty. This allows you the flexibility to pay off your loan sooner if you choose to do so [1].

Sources:

[1] Account Agreement

Q294: "Yes Thinks Honor D Wesley"

A294: There are no explicit references or relevant content found in the provided document snippet related to "Yes Thinks Honor D Wesley". Could you please provide more context or details related to 'Yes Thinks Honor D Wesley'? It might help in accurately locating the information or better understanding its relevance.

Q295: "I tried to create a new application because I heard from you guys that my old one had expired. Now they're just saying that my birthday doesn't match the original application. I'm not sure where your system screwed up, but could you please try to reset everything?"

A295: It appears there is a discrepancy with the birthdate on your current application, which can be a common issue during the verification process. Unfortunately, I'm unable to directly reset applications or correct personal information from here.

If there is a mismatch between the information you have provided and your original application data (like your

birthdate), it's essential to make sure that all the details you enter match the documents you've used for your original application.

For such issues, I recommend contacting Aven's support directly for more personalized assistance. You can reach them via email at support@aven.com or by calling their customer support line at 415-582-6613 [1]. They would be able to look more closely into your application details and help resolve any discrepancies with your documents.

Sources:

[1] FAQ Document

Q296: "Cancel"

A296: Are you asking about canceling something specific related to the documents you've uploaded? If you need details on a procedure or policy regarding cancellation from your documents, please let me know more specifically what you're looking for.

Q297: "Not interested"

A297: It sounds like you may not be interested in talking about monthly payments or payment structure. If there's something else you'd like information on from the documents, please let me know!

Q298: "cancel card i did not want a hard pull on my account"

A298: If you want to cancel your card because you did not want a hard pull on your account, you should know that a hard inquiry on your credit profile is only made after you accept an offer and schedule a time with notaries. This means a hard pull would have happened after scheduling the notary session [1].

If you wish to close your account, it is advised to request a payoff letter through the mobile app or by email to [\[support@aven.com\]](mailto:support@aven.com)(mailto:support@aven.com). Once balances are paid and are no longer subject to reversal or dispute, Aven will process liens and close the account at the end of the billing cycle [2].

Sources:

[1] FAQ Document

[2] FAQ Document

Q299: "Why can't I get 6.49%?"

A299: The reason you might not be able to get a 6.49% interest rate could be due to the automated underwriting system of Aven, which considers various factors like income, equity, credit, and debt obligations to determine the interest rate. This process is automated and does not allow for manual adjustments to the offers provided, meaning the rate offered by Aven is based on these factors and the current index rate at the time of the offer [1]. Additionally, the Aven Card is a variable rate credit card, and the rate may change based on the Prime Rate or the Federal Funds Target Rate Upper Limit [1] [3]. Therefore, the current market conditions or your financial profile could have resulted in a different rate being offered to you.

Sources:

[1] FAQ Document

[2] FAQ Document

[3] FAQ Document