



Loan Options

1	<ul style="list-style-type: none"> • Variable Rate • 1 year Deferred Payment • 1 year Interest Only • 13 years Principal/Interest 	15 Year Term
2	<ul style="list-style-type: none"> • Variable Rate • 2 years Interest Only • 13 years Principal/Interest 	15 Year Term
3	<ul style="list-style-type: none"> • Variable Rate • 15 years Principal/Interest 	15 Year Term
4	<ul style="list-style-type: none"> • Variable Rate • 1 year Interest Only • 9 years Principal/Interest 	10 Year Term
5	<ul style="list-style-type: none"> • Fixed Rate • 15 years Principal/Interest 	15 Year Term

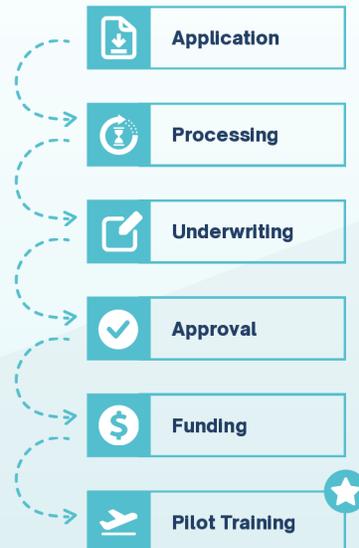
**We don't just fund your education.
We fund your future.**

Before starting, we recommend you (and your cosigner, if applicable) have the following information handy:

- ✓ Flight School Information: Note we only finance flight schools that have partnered with us.
- ✓ Training program: We have partnered with the school to tailor training programs. We do not currently finance training programs for recreational flying.
- ✓ Residential Address: We like to know your current address as well as if you plan to relocate to attend the flight school.
- ✓ Your identity information such as Legal Name, Citizenship, Social Security Number & Date of Birth.
- ✓ Financial Information such as employment situation, income, expenses, assets If conditionally approved, here are additional docs you may need:
 - Identity documents (such as Driver's License)
 - 1st and 2nd Class FAA Medical Certificate
 - Proof of income (e.g., such as Paystub)
 - Recent Personal Bank statements
 - Proof of Assets - such as mortgage statement, investment accounts

Please note, down payments may be required depending on approval amount.

Loan Process



FAQs

What factors does Stratus Financial consider?

We base our loan approval on the borrower and co-borrower's (e.g. parents, siblings, friends) merit on the following:

- FICO score
- Current income while in school, and
- Assets

We can consider 2 out of 3 of these factors depending on the borrower's financial capacity.

How soon can I be approved of my loan?

We do initial underwriting within 1-2 hours. If all documents required are submitted to us, we process and prepare the final loan documents within one (1) day. We fund the loan within three (3) business days after all parties have signed the loan documents.

Will there be a penalty for paying off the loan early in the future?

You may repay the loan in whole or in part without penalty.

Are there any pre-requisites to apply for a loan? (e.g. Is it a pre-requisite to have a co-signer?)

We only require applicants to complete the Loan Application Form to apply. Once you have filled it out, we would determine if the information you provided would require you to have a co-borrower to qualify.

How will the fund be transferred?

Stratus Financial pays directly to your school.