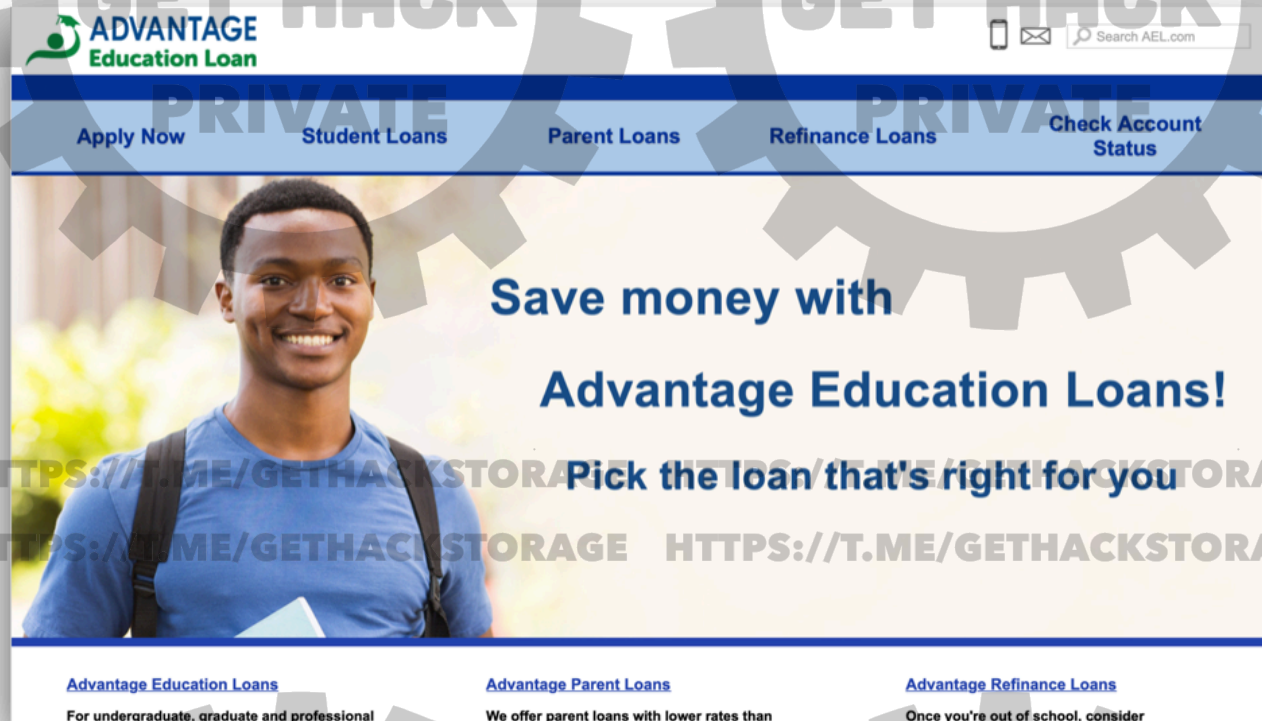


GET HACK STORAGE PRIVATE Оформление Education Loan. Часть 1

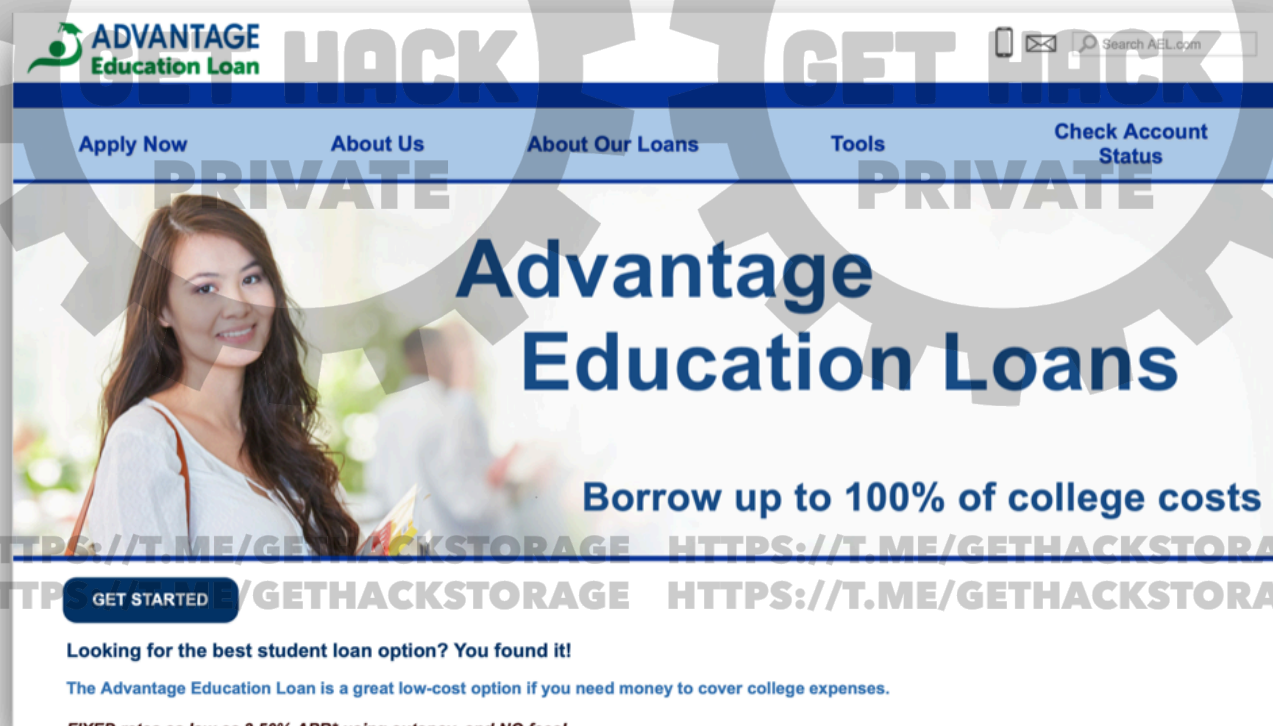
Добрый вечер, друзья, сегодня расскажем про оформление студенческих займов. Весь процесс будем проходить на сайте advantageeducationloan.com.



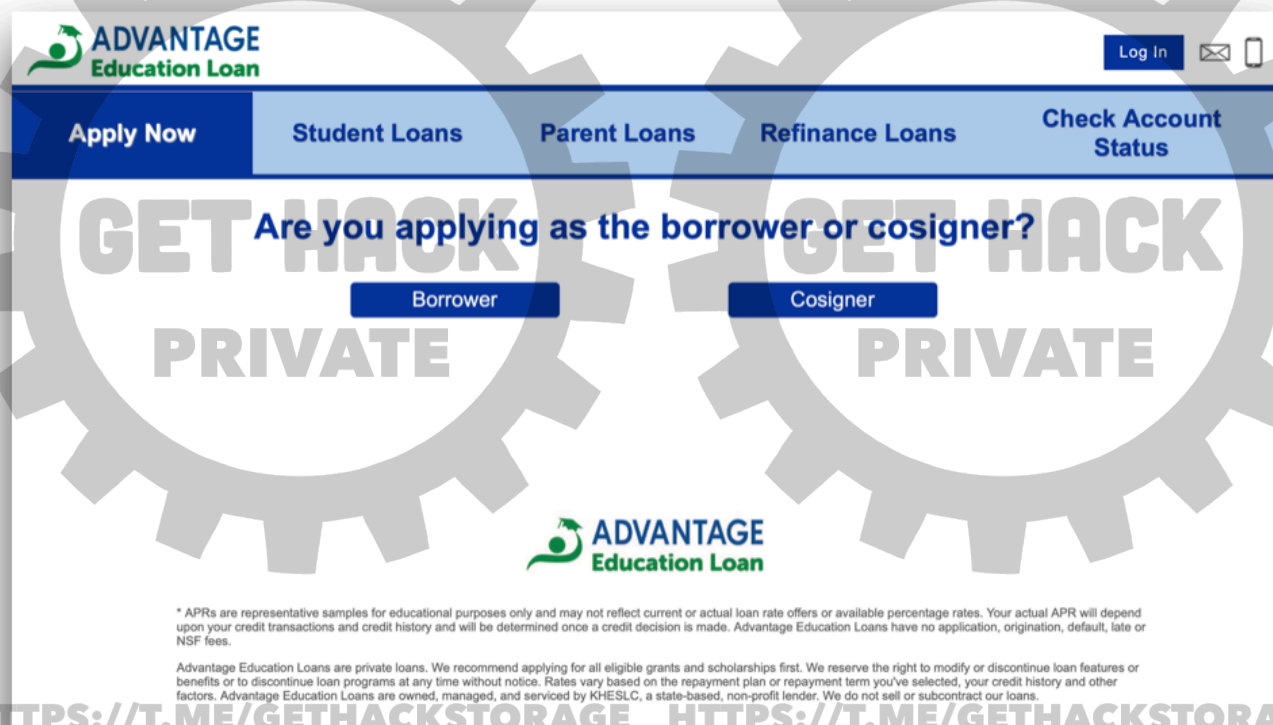
Первым делом нам нужно найти фулку студента. В большинстве случаев подобные конторы прозванивают/проверяют инфу об ученике, учится ли он в том вузе, который вы прописали в заявке и т.п. 90% учебных заведений в США публично не предоставляют такую информацию, так что в интернете найти её невозможно. Соответственно у сотрудников данных контор единственный вариант это прозванивать администрацию и уточнять по поводу данного ученика инфу. А теперь используем наивность глупых американских подростков против их самих, переходим в Facebook и ищем непопулярный колледж/университет в каком-нибудь штате по типу : Alabama , Indiana , Maryland и подобных. Переходим в список участников сообщества и ищем тех, у кого активный аккаунт с актуальной информацией. В основном там пишут лишь место обучения, нам и этого вполне хватит, но можно наткнуться и на те странице где указано не только место обучения, но и направление и даты. Тут с помощью наших математических

способностей мы вычисляем курс ученика и его год обучения. Далее пробиваем по его ФИО всю информацию, SSN/BG и пр. и на выходе имеем валидную фуллку студента. Если пробиваете инфу сами, то наклепать таких фуллок можно очень много и за копейки. Теперь у нас есть готовый материал для подачи, не забываем настроить ПК под холдера фуллки, набить куки и перейти на сайт подачи заявки.

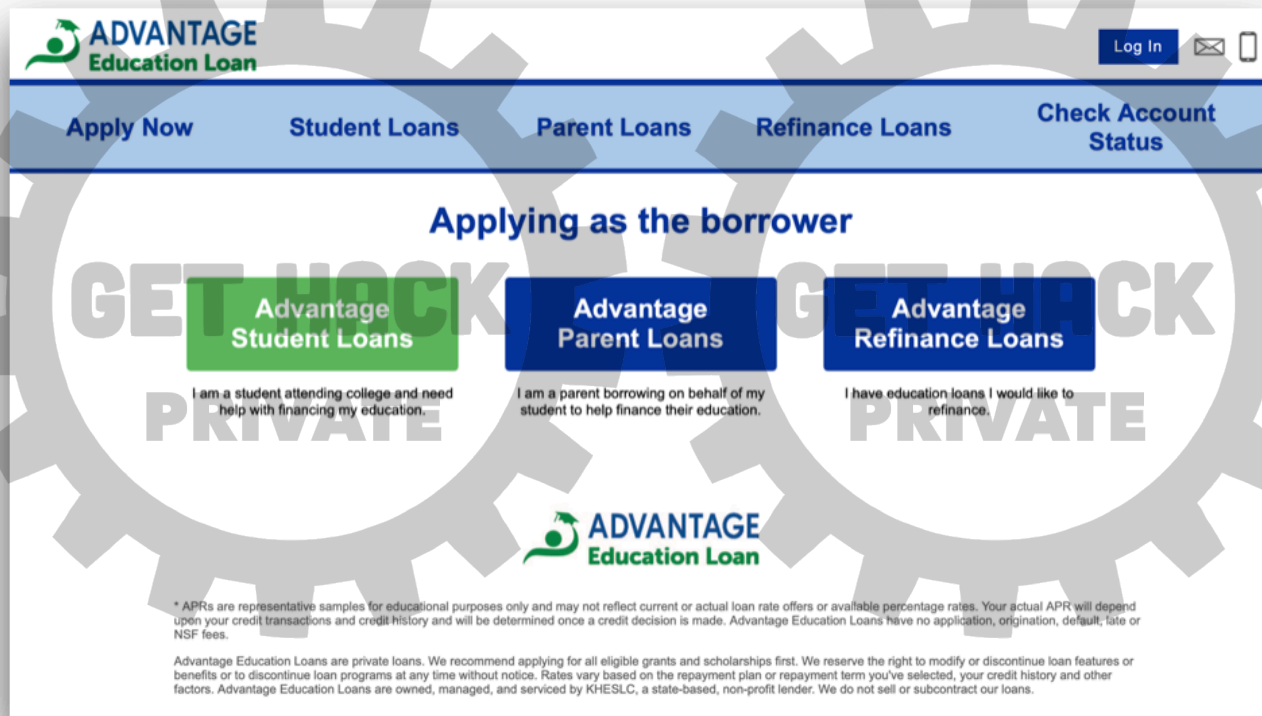
Переходим в раздел "Student Loans"



Выбираем "Borrower"



Выбираем "Advantage Student Loans"



ADVANTAGE Education Loan Log In

Apply Now Student Loans Parent Loans Refinance Loans Check Account Status

Applying as the borrower

Advantage Student Loans

I am a student attending college and need help with financing my education.

Advantage Parent Loans

I am a parent borrowing on behalf of my student to help finance their education.

Advantage Refinance Loans

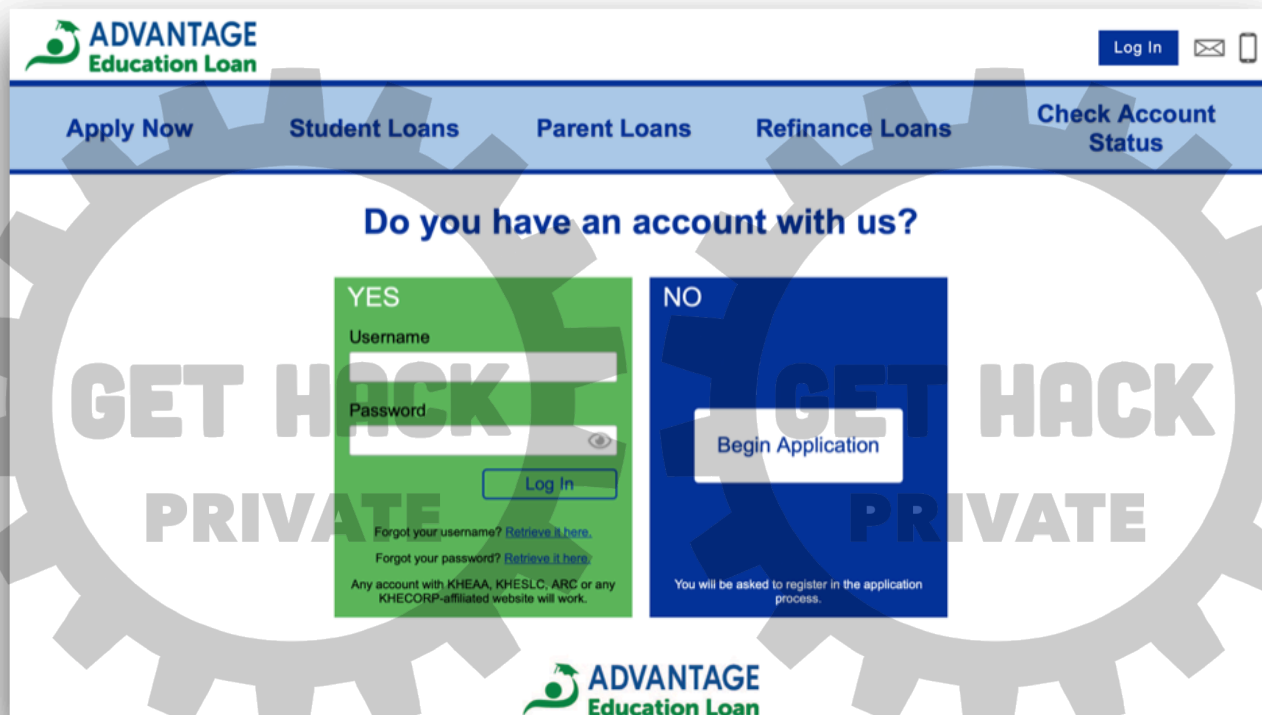
I have education loans I would like to refinance.

ADVANTAGE Education Loan

* APRs are representative samples for educational purposes only and may not reflect current or actual loan rate offers or available percentage rates. Your actual APR will depend upon your credit transactions and credit history and will be determined once a credit decision is made. Advantage Education Loans have no application, origination, default, late or NSF fees.

Advantage Education Loans are private loans. We recommend applying for all eligible grants and scholarships first. We reserve the right to modify or discontinue loan features or benefits or to discontinue loan programs at any time without notice. Rates vary based on the repayment plan or repayment term you've selected, your credit history and other factors. Advantage Education Loans are owned, managed, and serviced by KHESLC, a state-based, non-profit lender. We do not sell or subcontract our loans.

Далее выбираем "Begin Application", регистрация в данном случае не важна и не нужна.



ADVANTAGE Education Loan Log In

Apply Now Student Loans Parent Loans Refinance Loans Check Account Status

Do you have an account with us?

YES

Username

Password

Log In

Forgot your username? [Retrieve it here.](#)

Forgot your password? [Retrieve it here.](#)

Any account with KHEAA, KHESLC, ARC or any KHECORP-affiliated website will work.

NO

Begin Application

You will be asked to register in the application process.

ADVANTAGE Education Loan

Заполняем данные. В первом разделе ставим "yes", это ответ на вопрос поступили ли мы в желаемой учебное учреждение. Раздел 2, ставим NO, вопрос про получения гос. заявки на кредит. Кстати, ее тестить тоже можете (FAFSA сайт), единственное что она задрочена самими пендосами. Далее выбираем штат и само учреждение, курс обучения (выбирать 3-4+ курсы не желательно, мал шанс одобрения) и на вопрос про банкротство и просрочки ставим "NO".

ADVANTAGE Education Loan

LET'S GET STARTED

Have you been accepted to the school of your choice?
Yes

Have you completed the Free Application for Federal Student Aid (FAFSA)?
No

Borrower State of Residency
Alabama

School Location
Alabama

School Name
Alabama Southern Community College

Level of Study
Undergraduate 2nd Year

Have you had any bankruptcies within the last 7 years or any student loan defaults?
No

How much do you wish to borrow?

Выбираем желаемую сумму кредита и пишем свою почту.

Alabama

School Location
Alabama

School Name
Alabama Southern Community College

Level of Study
Undergraduate 2nd Year

Have you had any bankruptcies within the last 7 years or any student loan defaults?
No

How much do you wish to borrow?
\$7,000

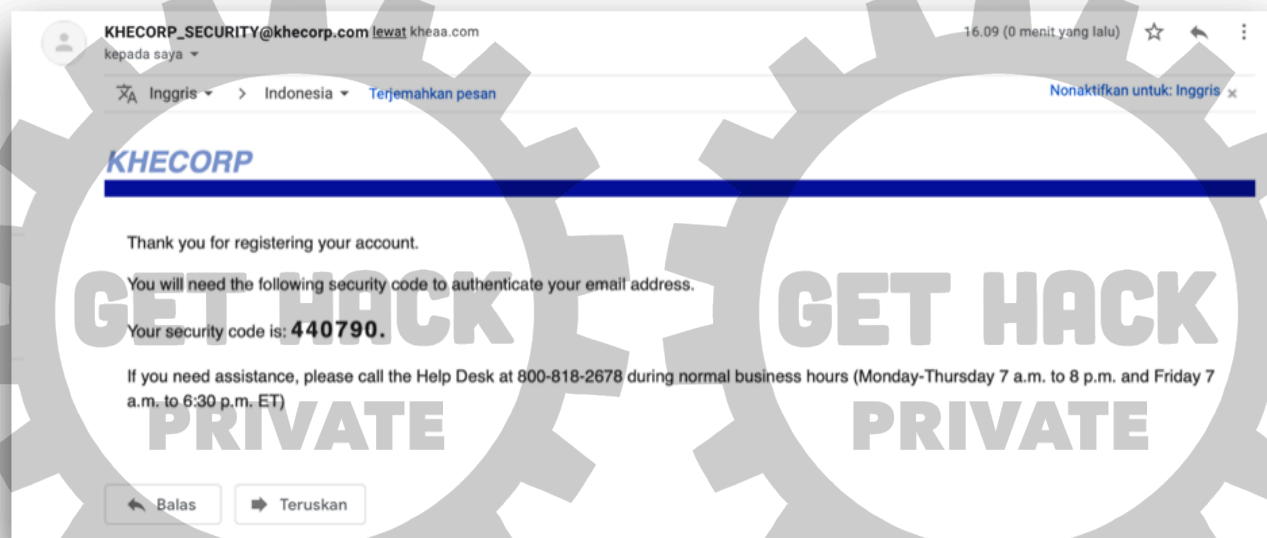
Email Address
DamnStudent@gmail.com

I'm not a robot

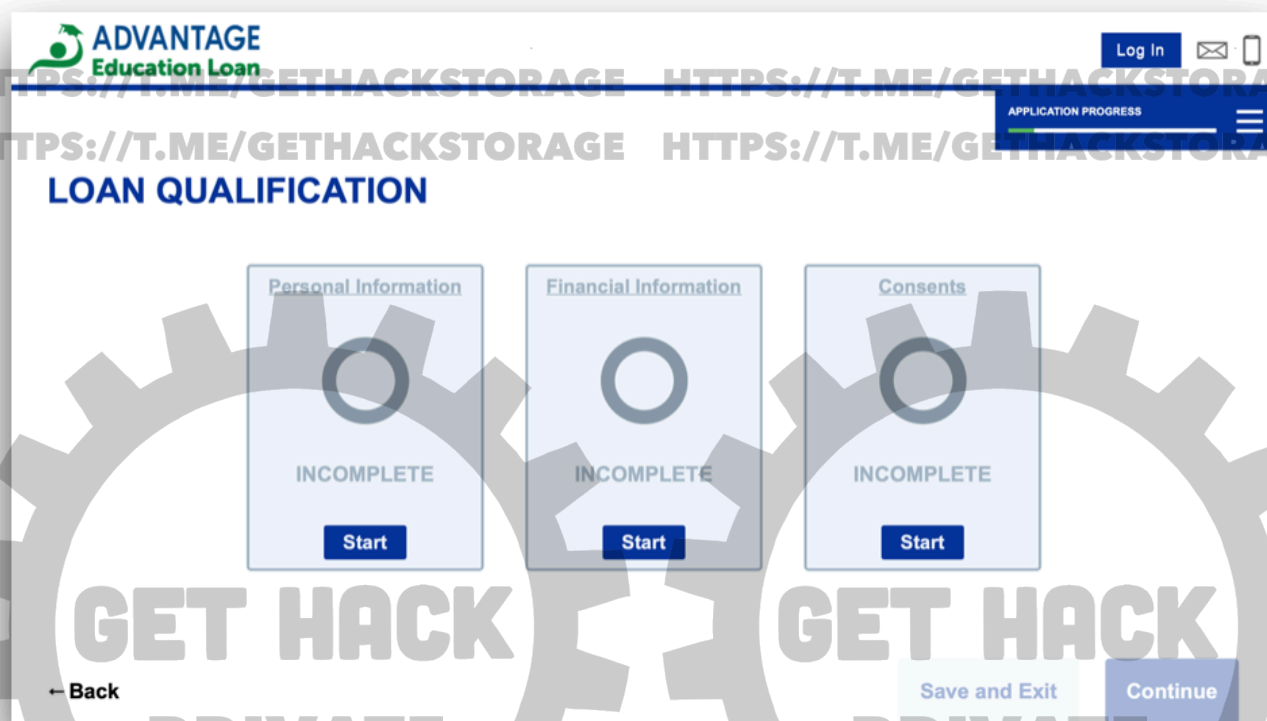
← Back

Continue

Подтверждаем почту.



Начинаем заполнение заявки с раздела персональной информации.




Далее заполняем персональную информацию по данным фуллки. В разделе Student's Enrollment Status в большинстве случаев будет Full Time, поэтому выбираем его, в разделе Student's Enrollment Period выбираем Full Academic Year.




× **Personal Information**

First Name <input type="text"/>	M. I. <input type="text"/>
Last Name <input type="text"/>	Suffix Select One <input type="text"/>
Date of Birth Month <input type="text"/> Day <input type="text"/> Year <input type="text"/>	Email Address <input type="text"/>
SSN <input type="text"/>	Confirm SSN <input type="text"/>
Phone Number <input type="text"/>	Citizenship Select One <input type="text"/>
Address Line 1 <input type="text"/>	Address Line 2 <input type="text"/>
City <input type="text"/>	State California <input type="text"/>
Zip Code <input type="text"/>	

Первый этап готов, переходим к следующему.

APPLICATION PROGRESS 

LOAN QUALIFICATION

Personal Information  COMPLETE Edit	Financial Information  INCOMPLETE Start	Consents  INCOMPLETE Start
---	---	---

← Back Save and Exit Continue

Заполняем все данные по фуллке. Обратите внимание что доход должен быть не низким, дабы вам могли одобрить кредит ("чтоб могм выплатить"). Иначе у вас

запросят созаемщика. Желательно ставить доход не менее 30% от желаемой суммы кредита.



Financial Information

Gross Monthly Income
\$1,900

Home Ownership Status
Rent

Employer's Name
google llc

Employer's Street Address
1600 AMPHITHEATRE PARKWAY

State
California

Other Monthly Income
\$0

Monthly Housing Payment
\$1,400

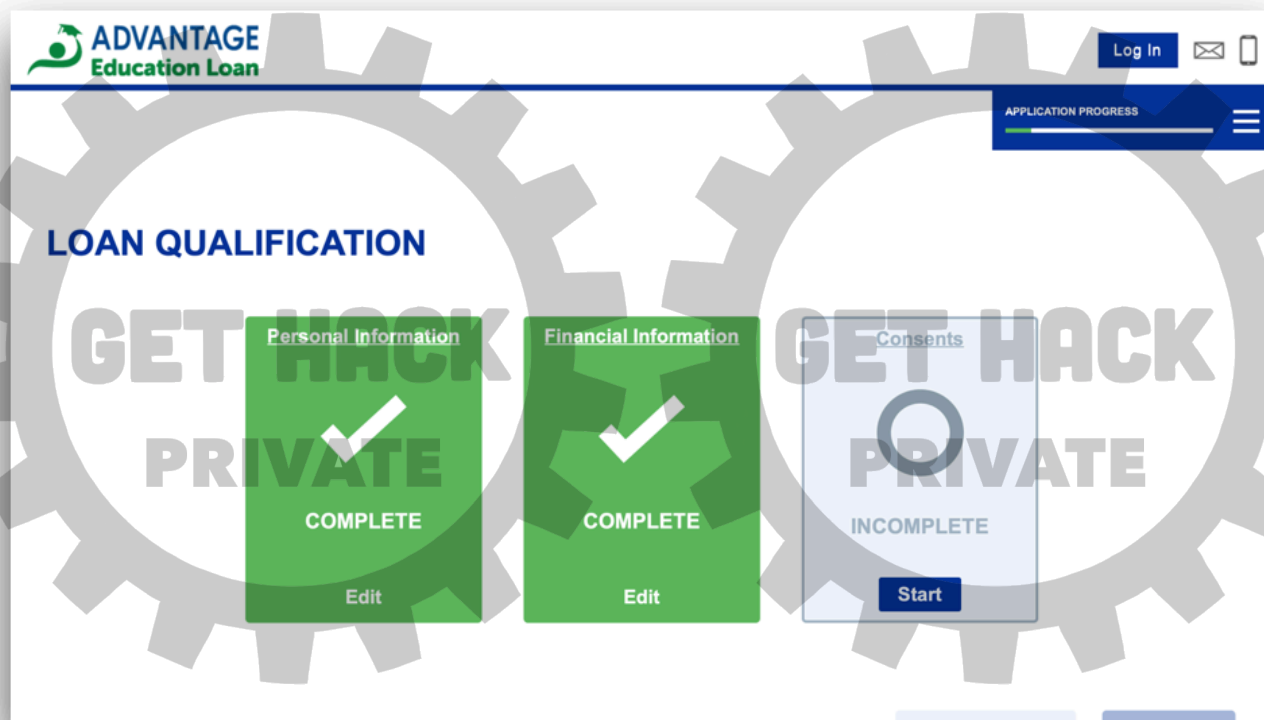
Employer's Phone Number
(650) 253-0000

City
MOUNTAIN VIEW

Zip Code
94043

Save

Заполнили, переходим к следующему этапу.



ADVANTAGE Education Loan

Log In

APPLICATION PROGRESS

LOAN QUALIFICATION

Personal Information
COMPLETE
Edit

Financial Information
COMPLETE
Edit

Consents
INCOMPLETE
Start

На данном этапе подтверждаем все документы.

×

Consents

Download PDF

KHESLC requires a review of your credit bureau history for the purpose of making a preliminary credit determination. Using the information provided, KHESLC will perform a secure instant credit check.

NOTICE TO CALIFORNIA RESIDENTS: A married applicant may apply for a separate account.

NOTICE TO OHIO APPLICANTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

NOTICE TO WISCONSIN RESIDENTS: No provision of any marital property agreement (pre-marital agreement), unilateral statement under section 766.59 or court decree under Section 766.70 adversely affects the interest of the lender unless the lender, prior to the time that the loan is approved, is furnished with a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred. If the loan for which the borrower is applying is granted, the borrower's spouse will also receive notification that credit has been extended to the borrower.

By moving the button to I agree, I authorize KHESLC, or its designated agents, and any assignee or guarantor of this loan, to investigate my credit worthiness, to access, review and/or share with KHESLC or its designated agents, or any assignee or guarantor of this loan, my credit report, and to furnish information about this application and my loan to consumer reporting agencies and other persons who may legally receive such information. A consumer report may be requested in connection with this

I Agree

Credit Authorization

ESIGN Consent

Military Lending Act Notice

TCPA Consent

Electronic Information Service

Next

×

Consents

Download PDF

EPIC is our electronic communications and information service. EPIC conveniently provides electronic retrieval of billing statements and correspondence, and online documents contain the same information as those delivered by mail. You will receive an Email when new letters and billing statements are ready for viewing and may access our secure website at any time, from any internet location.

EPIC Terms and Conditions
This Electronic Terms and Conditions statement contains important information about how we will deliver disclosures, letters and statements required by applicable law, whether available now or in the future (the "Services"). Any required disclosures and all other communications with you about the Services shall constitute a "Notice." This is your copy of the Terms and Conditions. Please read it carefully and retain a copy of it for your records.

By accessing the EPIC website, you acknowledge that you can access, receive, and retain all Notices electronically, whether sent by Email or other electronic means, and not in paper or non-electronic form. You further acknowledge that you satisfy the requirements discussed below. The decision to do business electronically is yours. You cannot subscribe for the services unless you agree to receive Notices in electronic form. This agreement only applies to the Services relating to your student loans serviced by Kentucky Higher Education Student Loan Corporation.

Receiving Electronic Notices:
We will send Notices to an Email address you designate or post Notices on the EPIC website with appropriate notice to you as permitted by

Agree

Disagree

Credit Authorization

ESIGN Consent

Military Lending Act Notice

TCPA Consent

Electronic Information Service

Save

Далее нам потребуется создать аккаунт.

Account

Create an account

In order to save your progress, we'll need your email and password.

Email Address
bowersalexavboo@gmail.com

Confirm Email Address
bowersalexavboo@gmail.com

Password

Confirm Password

Continue

На это главные этапы закончены.

APPLICATION PROGRESS

LOAN QUALIFICATION

Personal Information
COMPLETE
Edit

Financial Information
COMPLETE
Edit

Consents
COMPLETE
Edit

Back Save and Exit Continue

Далее выбираем нужен ли нам созаёмщик, выбираем нет.

The screenshot shows the 'ADVANTAGE Education Loan' website. At the top, there's a header with the logo and a user email 'BOWERSALEXIABCO@GMAIL.COM'. A progress bar labeled 'APPLICATION PROGRESS' is in the top right. The main heading is 'DO YOU WANT TO ADD A COSIGNER?'. Below it, a paragraph explains that a cosigner may not be required but could increase chances of loan approval and lower interest rates. A question asks 'Would you like to add a cosigner for your loan?'. There are two buttons: 'YES' (white with blue border) and 'NO' (green). Below the 'NO' button, it says 'I do not plan to add a cosigner.' At the bottom, there are three buttons: '← Back', 'Save and Exit', and 'Continue'.

HTTPS://T.ME/GETHACKSTORAGE HTTPS://T.ME/GETHACKSTORAGE
Проверяем данные и переходим к верификации заявки.

The screenshot shows the 'LET'S REVIEW' page of the 'ADVANTAGE Education Loan' application. It prompts the user to 'Review the information you have entered below or continue to sign disclosures.' A blue bar labeled 'Complete Application' is at the top. The page is divided into two main sections: 'Complete Application' on the left and 'Review' on the right. The 'Complete Application' section contains several input fields: 'Phone Number' (with a masked value and an eye icon), 'Address Line 1' (5893 PONTIUS CT), 'City' (SAN JOSE), 'Zip Code' (95123), 'Student's Enrollment Status' (FULL TIME), 'Citizenship' (U.S. Citizen), 'Address Line 2' (empty), 'State' (California), and 'Student's Enrollment Period' (FULL ACADEMIC YEAR). The 'Review' section on the right has a vertical list of categories: 'Demographic Information', 'Financial Information', 'Employer Information', 'Consents', and 'Cosigner'. The 'Consents' category is currently selected and highlighted.

Please wait while we determine your loan options.

GATHERING INFORMATION

GET HACK
PRIVATE

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Теперь мы получаем 2 варианта. Или конфирм и переадресация на страницу как на скрине ниже, либо же деклайн. С деклайном делать что-либо бессмысленно. Чистим данные и начинаем заново с новой фуллки. Ну, а если все прошло, переходим далее. На данной странице мы выбираем % платежа и прочие условия выплаты кредита, выбирайте любое.

Here Are Your Loan Options

	Immediate Repayment	Interest Only	Deferred Repayment
	Select Option	Select Option	Select Option
1 APR	5.94%	6.14%	6.54%
2 Total Cost Loan Interest and Fees	\$9,064.80	\$10,746.84	\$11,258.40
3 Monthly Payment	\$83.04	\$83.50	\$93.82
Monthly Payment in School or Grace Period	\$83.04	\$38.38	\$0.00
4 Loan Term	120 months	120 months	120 months

[More Details](#)

[Read Risk-Based Pricing Information](#)

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PRIVATE

GET HACK
PRIVATE

BORROWER BENEFITS

На следующем этапе нам потребуется приложить 2 документа, это форма W2 и 2 наичаство получаемых чека, отрисовываем - прикладываем и нажимаем на заполнение доп. документов.

DOCUMENTS NEEDED

W2 Forms
Two most recent paychecks

ACTIONS REQUIRED

Complete Disclosure Documents

APPLICATION DETAILS

Basic Loan Details

Application Start Date July 23, 2021	Application Last Changed July 23, 2021
Loan Type Student	Cosigner
Application Status Disclosure Documents Process	Loan Term 120 months

Applications

History

Upload

Student Loans
Crystal Lopez
3008862

Apply for a New Loan

На данном этапе нам потребуется прозвонить (по необходимости) по указанному номеру и назвать свои данные, обычно только ФИО. Они выдадут код по которому далее вы сможете заполнить данные своего банковского аккаунта для получения выплаты. После заполнения в течение 14 дней вы получите письмо на почту с конфи́рмом или деклайном, деклайн на данном этапе может означать неверное заполнение требуемых документов, для этого переходим в ЛК и меняем документы, связываемся с саппортом заранее, уточнив всю информацию и переотправляем документы на проверку. Если приходит конфи́рм ожидаем несколько рабочих дней и получаем выплату на банковский аккаунт. На этом всё, всем удачи !

GET HACK
PRIVATE

GET HACK
PRIVATE