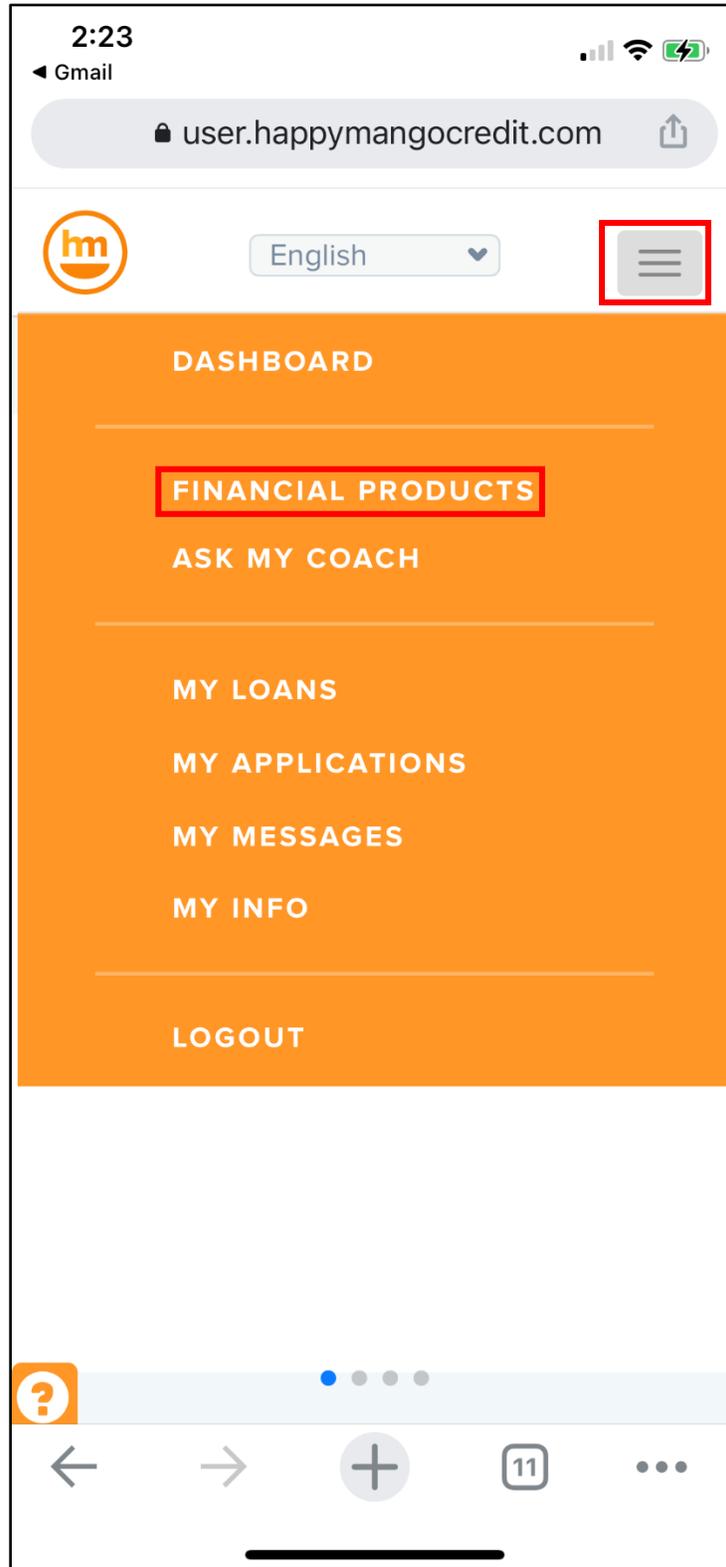


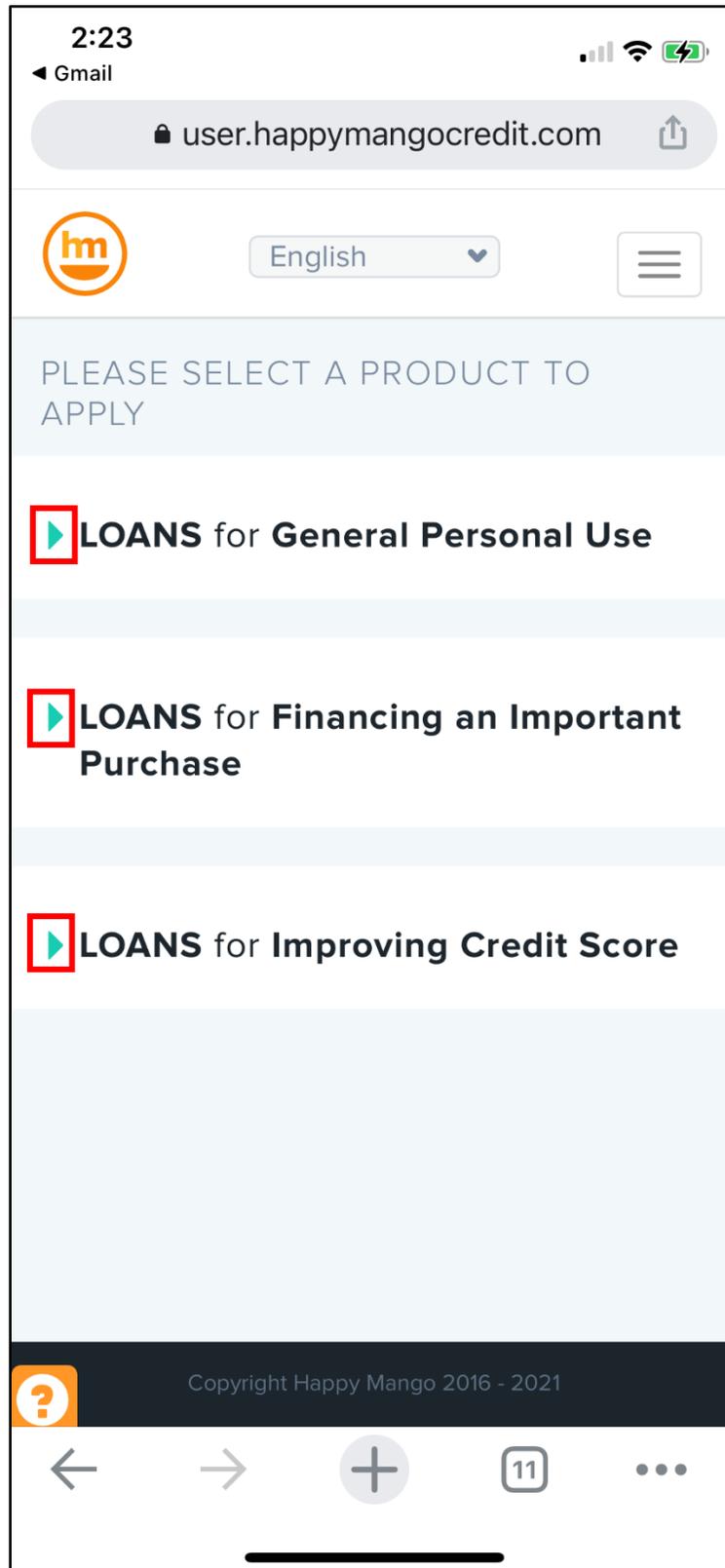


In order to apply for a CEO loan, you must first have created a Happy Mango account. For guidance on that first step, check out [How to Sign up for a Happy Mango Account](#). Once you have an account, login at <https://user.happymangocredit.com/#login> and go to the Menu and select 'Financial Products'.





CEO offers a variety of loan types in these 3 main categories. Click on the green arrow on the left of your screen to find the exact loan product that you are interested in.



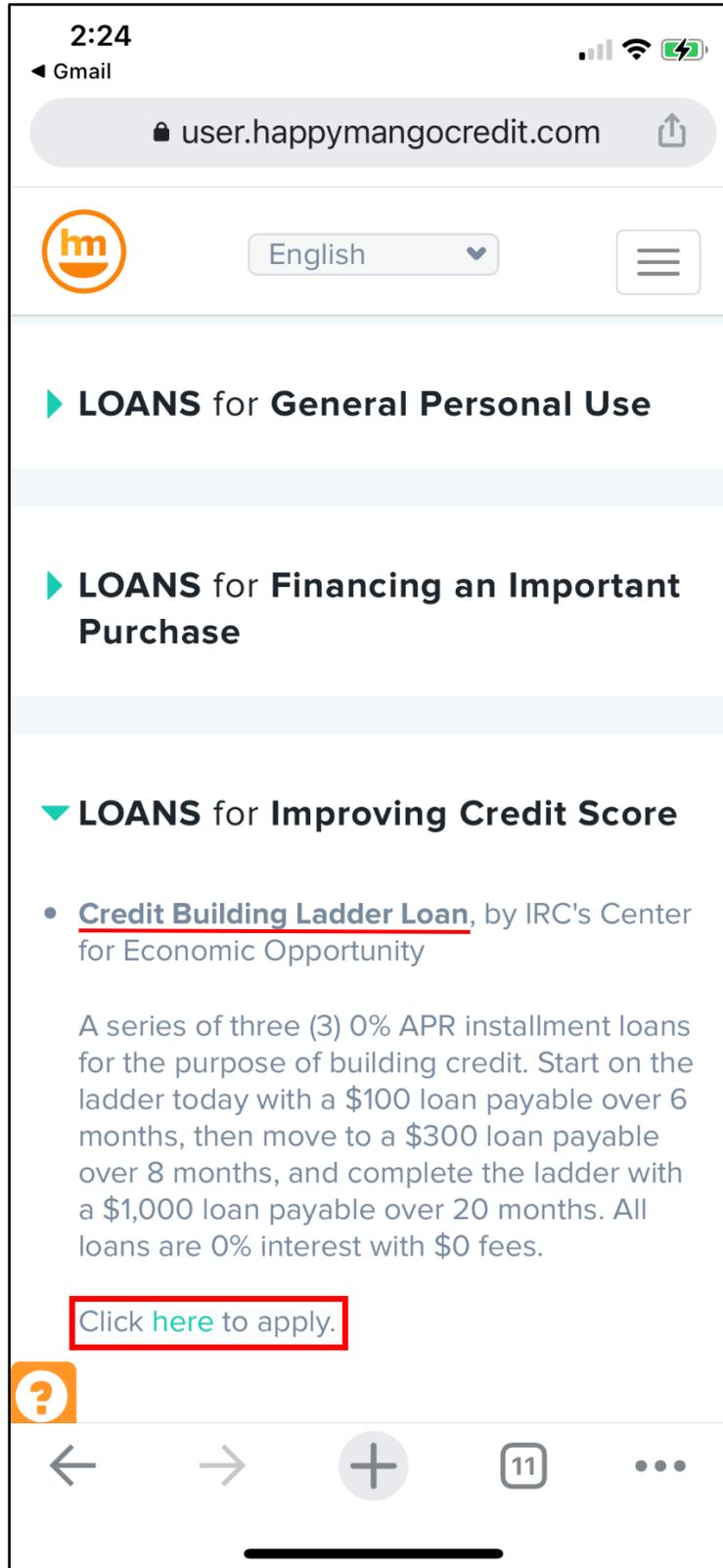
For **Personal** and **Immigration** and **Resilience** loans

For **Education** and **Auto** loans (**Purchase** and **Refinance**)

For the **Credit Building Ladder** loans

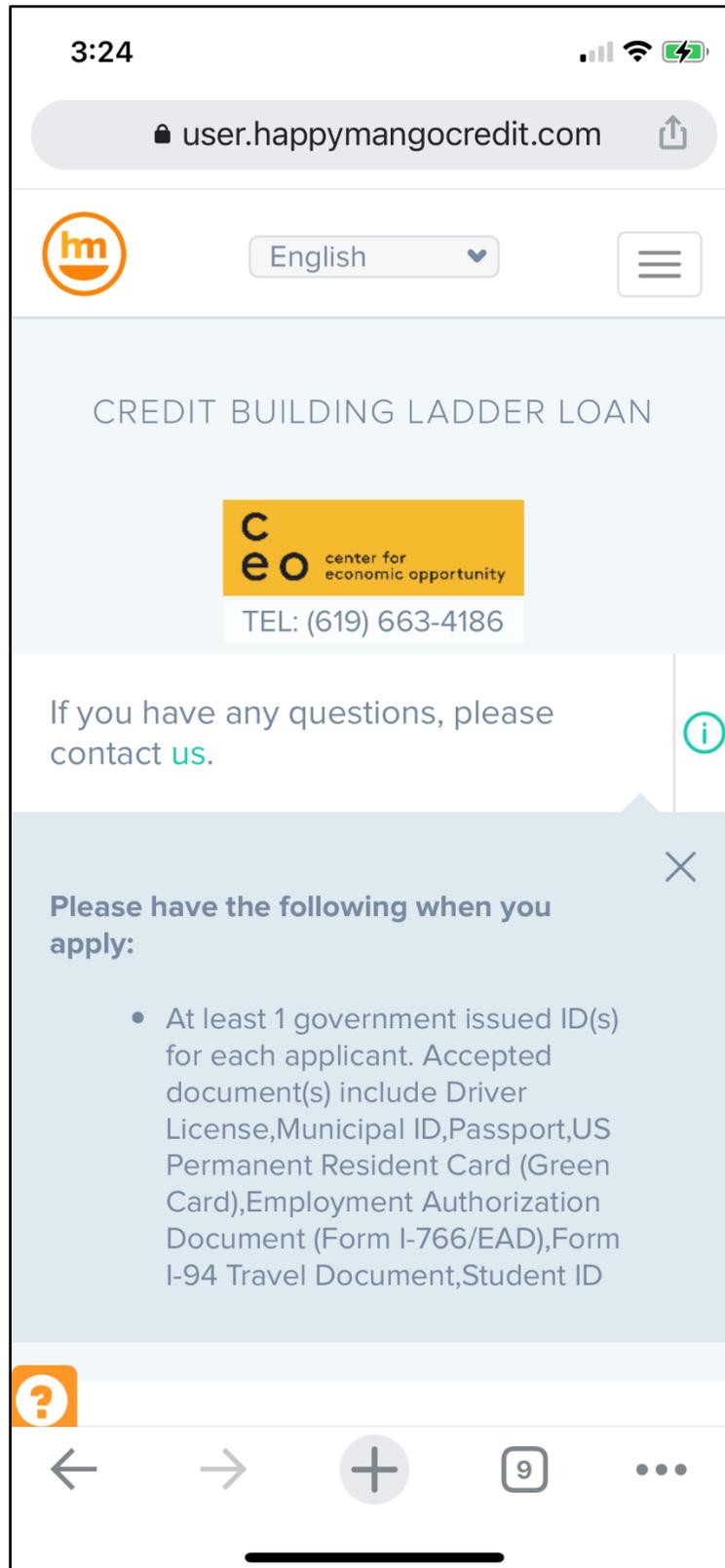


Under each category, you will see a brief description for each loan product. When you find the loan that you are interested in, click the link to begin the loan application.



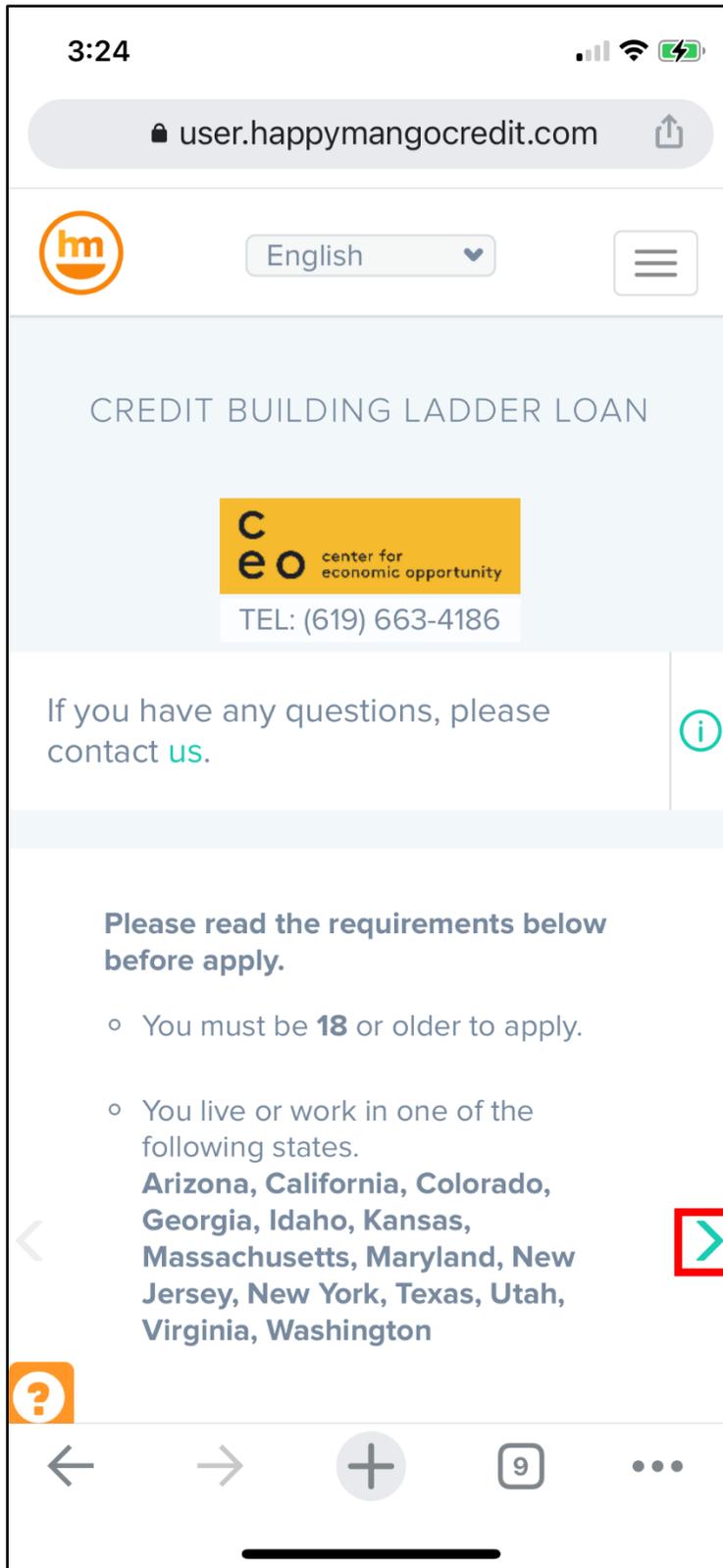


The first page you'll see for every type of loan is the document requirement notice. Make sure you have all of the required documents with you before you begin the application.



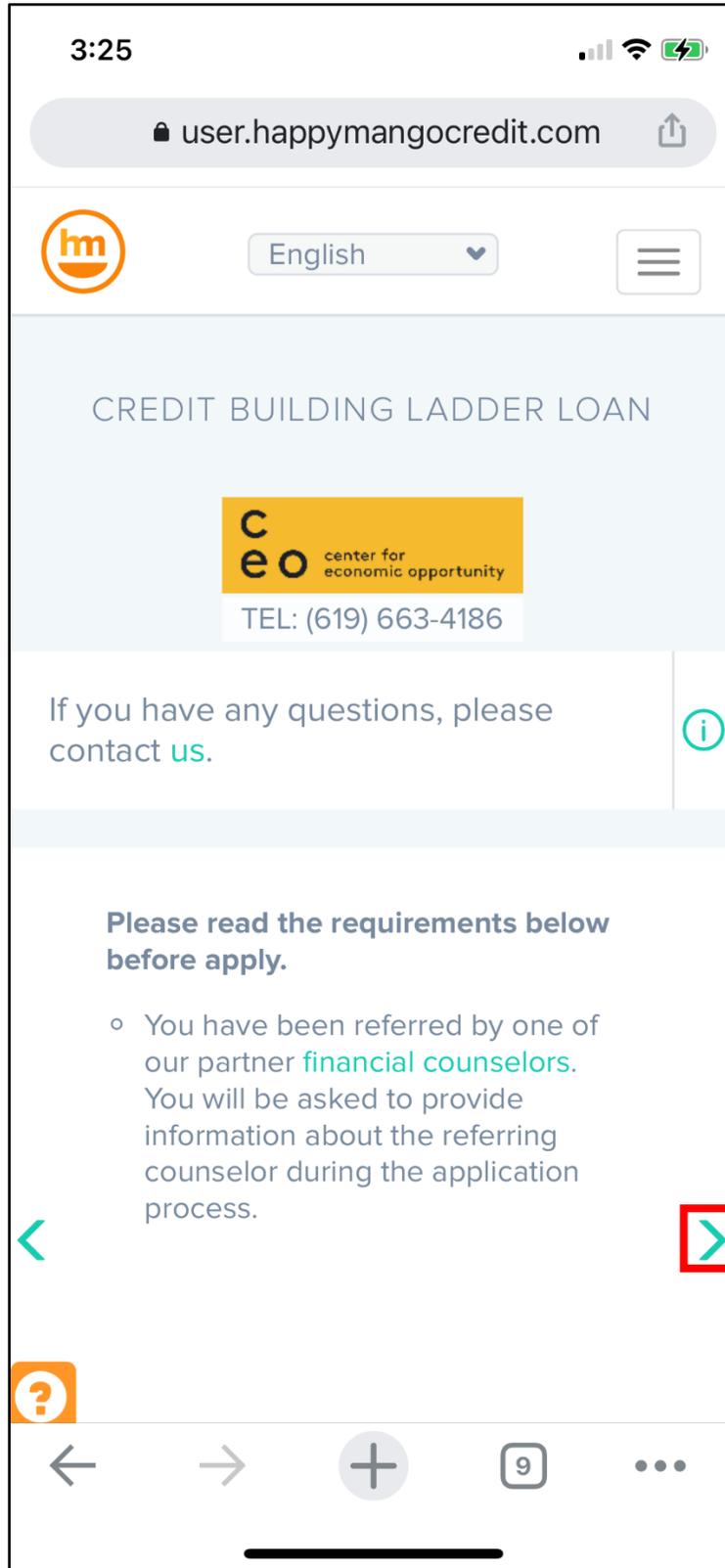


As you scroll down, you will be able to view all the eligibility requirements for the loan.



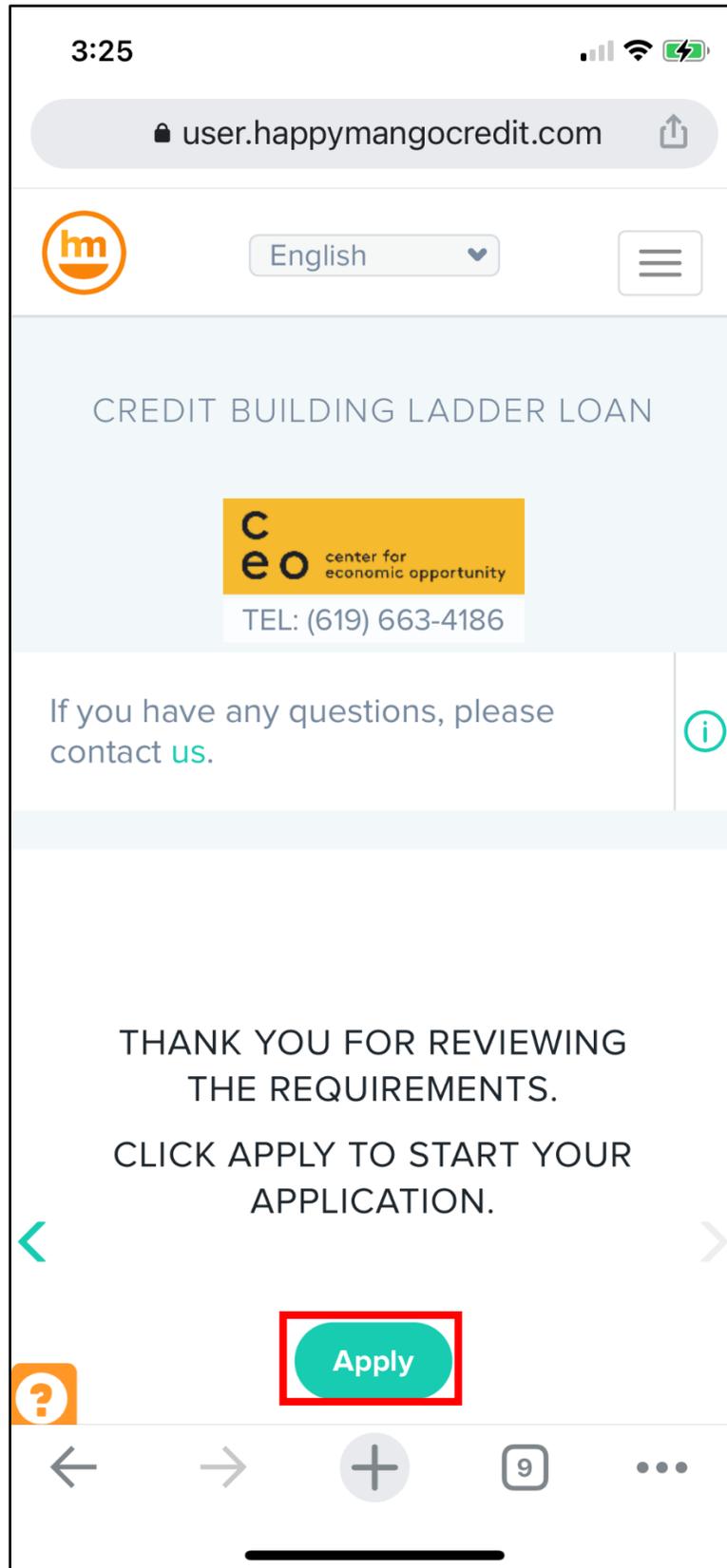


In addition to age and state of residence, you must have received a referral from a Financial Counselor to be eligible. You will be asked to provide their name later in the application.





Once you have read all of the requirements, click 'Apply' to begin the application.





The first step of the application is to select the loan amount and term requested. You will also select your preferred payment frequency and answer questions about the loan purpose and use of funds.

3:26 user.happymangocredit.com

English

Select Product

Select the Loan Amount : \$ 100

\$ 100

Select Payment Term

Months Monthly Payment (min,max)

6 \$ 16.67

Payment Frequency

Choose One Payment Option

Purpose of Loan

Choose Purpose

Detail Expected Used of Funds

Detail Expected Used of Funds

?

NOTE: For the Credit Building Ladder Loan - you cannot change the loan amount (\$100) or the payment term (6 months).



After you set the terms of the loan you are requesting, you'll need to check the box agreeing to the Payment Service (Dwolla, Inc.) Terms of Use. Be sure to read their Terms of Service and Privacy Policy.

3:26 📶 🔋

🔒 user.happymangocredit.com 🔗

 English ⌵ ☰

Detail Expected Used of Funds

Agree to Payment Service Terms of Use

By checking this box, I understand that in order to use the payment functionality of Happy Mango, I must open a "Dwolla Platform" account provided by Dwolla, Inc. and I accept the Dwolla [Terms of Service](#) and [Privacy Policy](#).

Next

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 ← → + 9 ⋮

Click Next to advance



The next step of the application is to enter your personally identifiable information. Make sure you are entering these details correctly as it will be used for credit reporting purposes on the loan.

3:27 user.happymangocredit.com

English

Applicant Info

MY INFO

Name as on Government Issued ID

First Name

Middle Name

Last Name

Government Issued Identification

NOTE: If you do not have a Social Security Number please enter 000-00-0000.

ID Number

Birth Date

Birthday

TIP: Click on the box here to open a calendar and click the year to easily enter your birth year and date.



You will be asked questions regarding your household and average monthly expenses. Estimate is ok!

3:27 📶 🔋

🔒 user.happymangocredit.com 🔗

 English ▼ ☰

Birthday ☰

Household Number of People

Household Number of Adults

Household Number of Dependents

Household Monthly Spending: Housing, Transportation, Debt Payment

Housing

Transportation

Debt Payment



← → + 9 ⋮



You will also be asked about your household's average monthly income. Estimate is ok!

3:27 user.happymangocredit.com

 English 

Are you receiving unemployment benefits?

Choose 

Select the types of benefits that you are currently receiving

TANF/Cash Aid

SNAP/Food Stamps/WIC

SSI/SSDI

None

Household Monthly Income from Benefits

Household Monthly Gross Earned Income
Earned income before taxes – not SNAP/Food Stamps/EBT, TANF, SSI, etc

Contact Info

Mobile

Home Phone



NOTE: Enter your household's total monthly income from all public benefits

NOTE: Enter your household's total monthly income from jobs or business



Add the best phone number to reach you. At least 1 mobile phone number is required. Also, select your preferred method of communication (email, text or phone call).

3:28 user.happymangocredit.com

 English 

Home Phone

CONFIRM METHODS OF COMMUNICATION

- Email
- SMS Text
- Phone Call

Address
Please enter at least 1 months of address history.

[+ Add more](#)

[Previous Step](#) [Next](#)

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NOTE: Click 'Add More' to add details about your current home address.

Next

Click Next to advance



Be sure to add your current home address, including city, state, zip and time living there.

3:29

user.happymangocredit.com

Add New Address

This is my current address

Select Property Type

Monthly Rent/Mortgage Payment

Address Line 1

City

State

Zip example 00000

Years at This Address

Cancel Save

Click Save to advance



On the next page, you will be asked some demographic questions. We are required to collect this data about our borrowers. Your answers to these question will have **NO IMPACT** on your loan application.

3:31 user.happymangocredit.com

English

Applicant Info

DEMOGRAPHIC INFO

This data is collected for program reporting purposes only. Disclosure will have no bearing on the loan application decision.

Gender

Choose

required

Marital Status

Choose One

required

Veteran

Non-Veteran

Veteran

Service Disabled Veteran

Spouse of Veteran

Not Disclosed



Choose the option that best fits your identity or select 'Not Disclosed' if you'd prefer not to answer.

3:32 📶 📶 🔋

user.happymangocredit.com 🔗

 English ▼ ☰

Do you consider yourself to be? (race)

American Indian or Alaska Native

Asian

Black or African-American

Native Hawaiian or Pacific Islander

White

Not Disclosed

Ethnicity

Select Ethnicity ▼

required

Country of Origin

Country of Origin

required

Primary Language

Select Primary Language ▼

required



← → + 9 ⋮

NOTE: Enter the country in which you were born.

NOTE: Enter your first known or native language



Because we work with many immigrants, we ask a couple more questions about immigration status and how long you've lived in the US. Your answers are private and confidential.

3:32

user.happymangocredit.com

hm English

Select Immigration Status
required

Did you enter the U.S. as an asylum seeker, refugee, SIV or other humanitarian status

Select Entry Type
required

Date of US Arrival (Estimated)

Arrival Date

Previous Step **Next**

Click Next to advance

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← → + 9 ...



The next step of Applicant Info is Optional. To enter a Co-Applicant, answer the following questions about that person. If you do not have a Co-Applicant, simply check the box and click the >

3:33 user.happymangocredit.com

English

Applicant Info

< CO-APPLICANT > Click here to advance

No Co-Applicant.

Choose Relation

Name as on Government Issued ID

First Name

Middle Name

Last Name

Government Issued Identification

Choose ID Type

ID Number



The next step is to confirm or identify your Financial Coach/Counselor. You should see the screen appear with the name of your Financial Coach/Counselor and their affiliated organization.

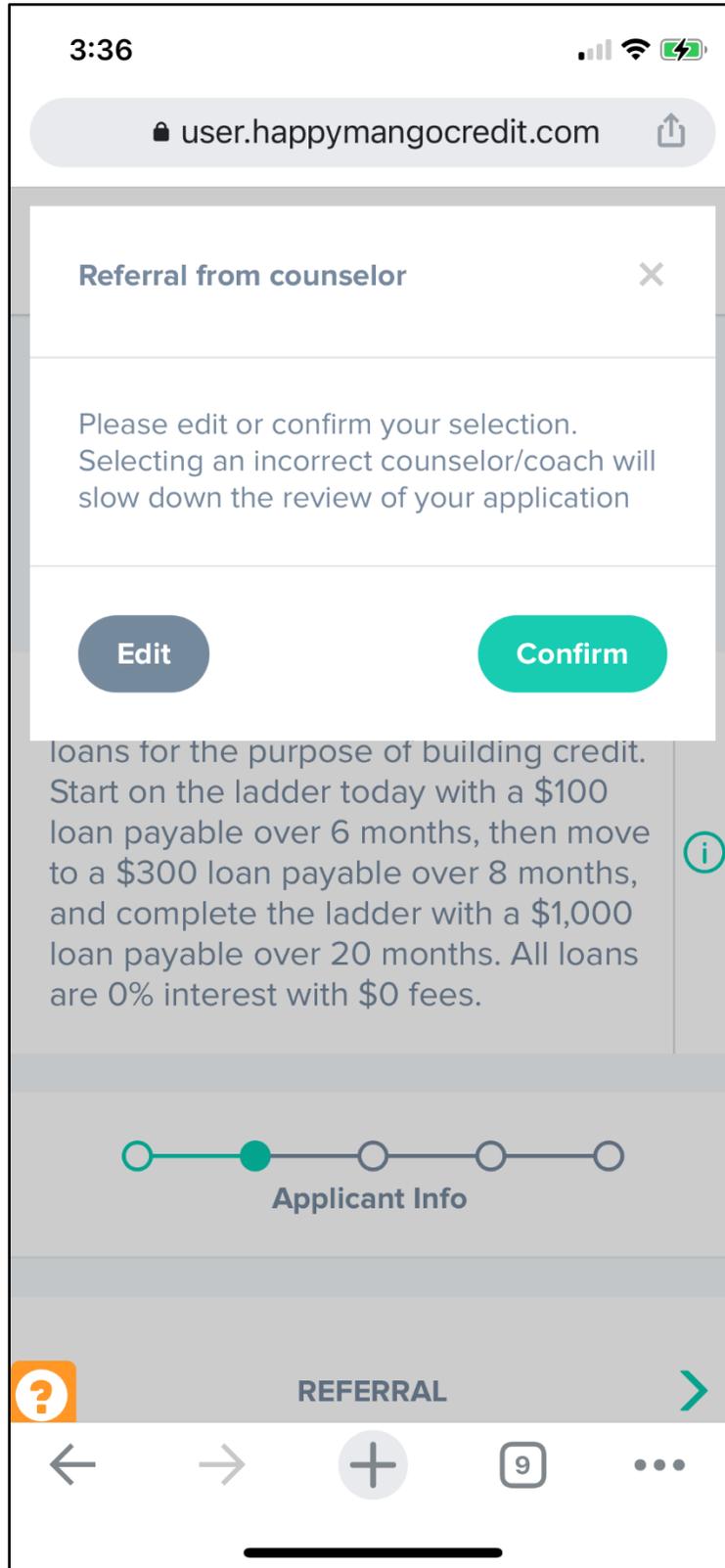
Click here to advance

Is this correct?

[Click here to reset referral form](#)

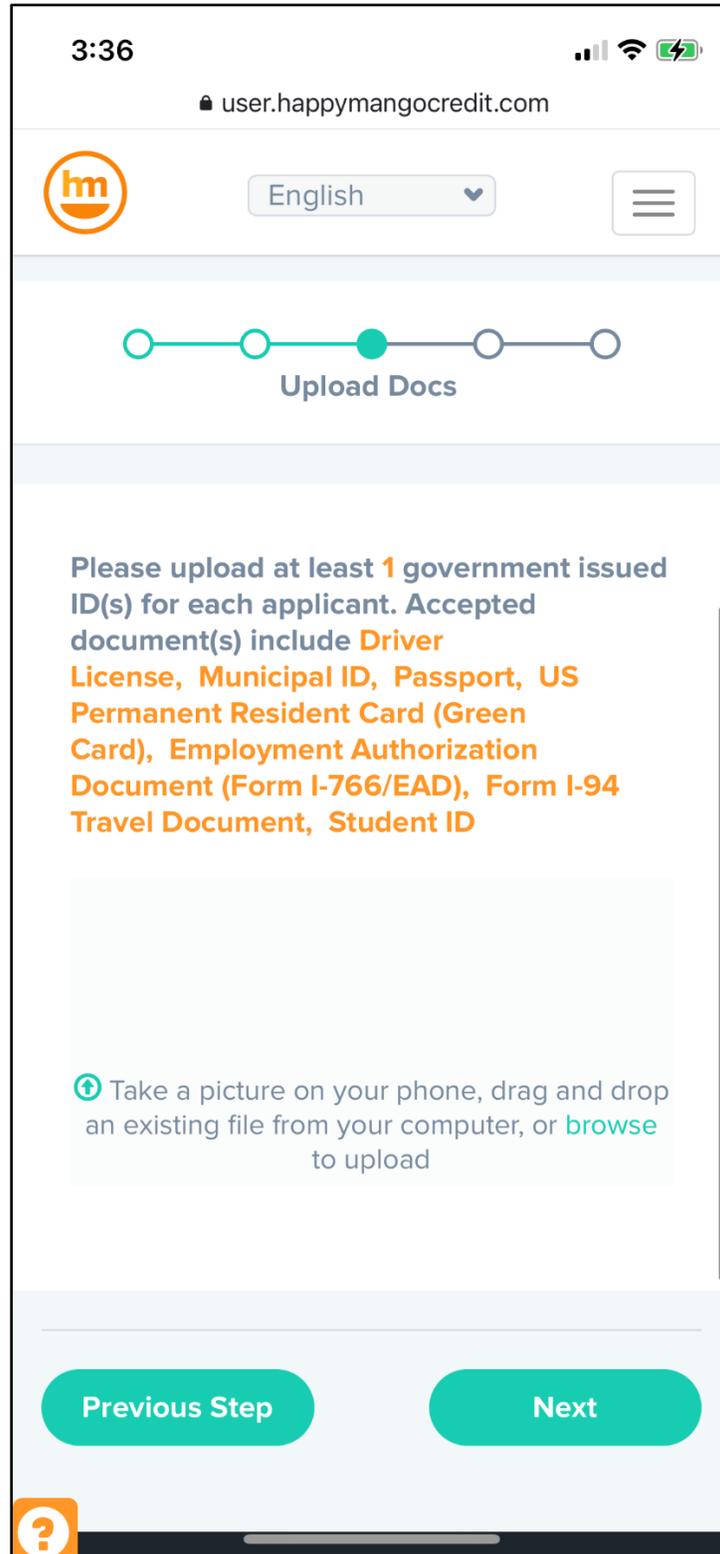


Before you can proceed, a pop-up is displayed to ask you to confirm your selection. Click 'Edit' to double check that you have selected the correct Counselor Name. Once you are sure, click 'Confirm'.



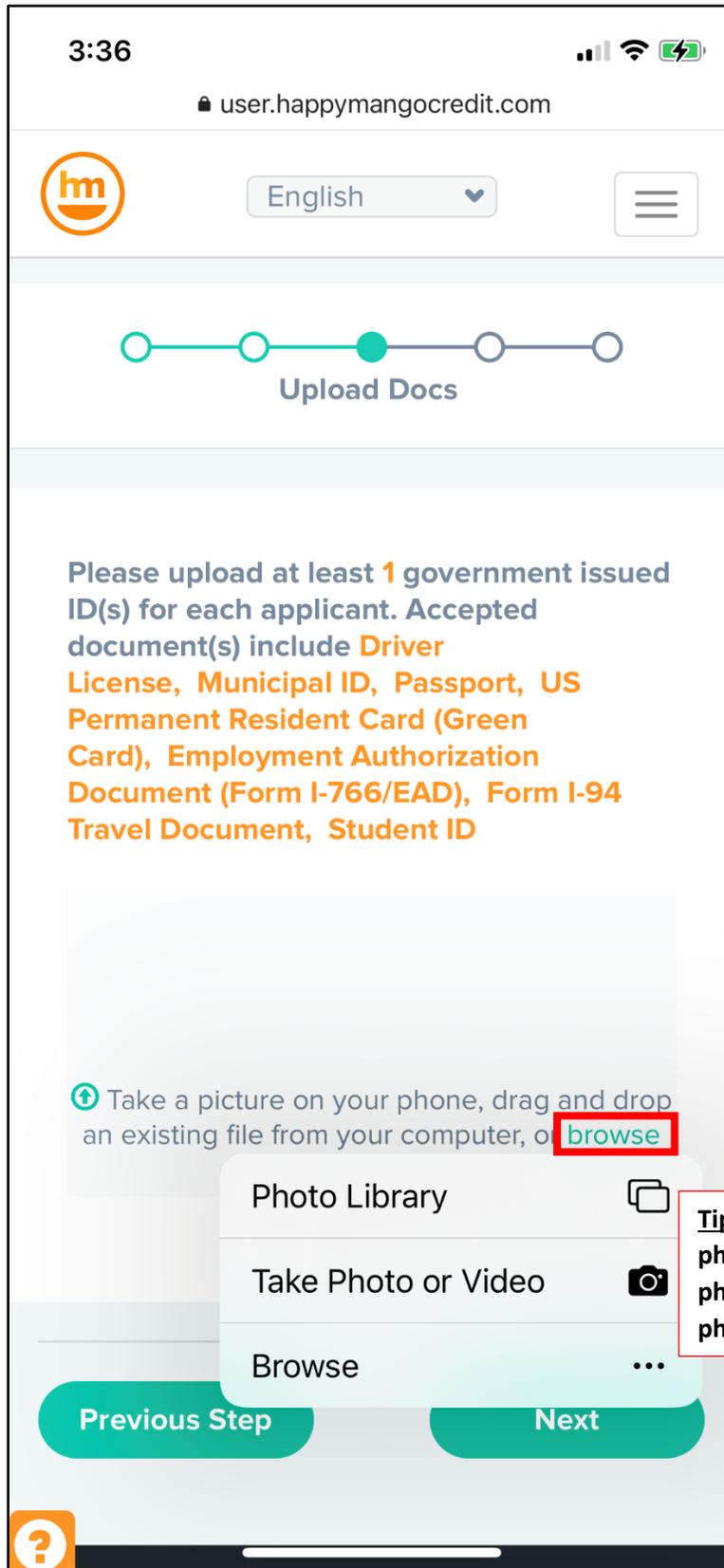


The next stage of the application is to upload supporting documents. To verify your information, we ask to see a copy of your government issued photo ID. And depending on the type of loan you are requesting, you will need to provide additional documents here.





Click on the 'Browse' link to upload a file or take a picture with the camera of your phone.





When you select a document, you will be asked some questions about the document. Click 'Upload'

3:37 user.happymangocredit.com

 English 

Please upload at least **1** government issued ID(s) for each applicant. Accepted document(s) include **Driver License, Municipal ID, Passport, US Permanent Resident Card (Green Card), Employment Authorization Document (Form I-766/EAD), Form I-94 Travel Document, Student ID**

image.jpg

Choose file type 

ID Number

Place of Issuance

Expiration Date

Upload Cancel

 Take a picture on your phone, drag and drop an existing file from your computer, or [browse](#) to upload



Select the type of ID

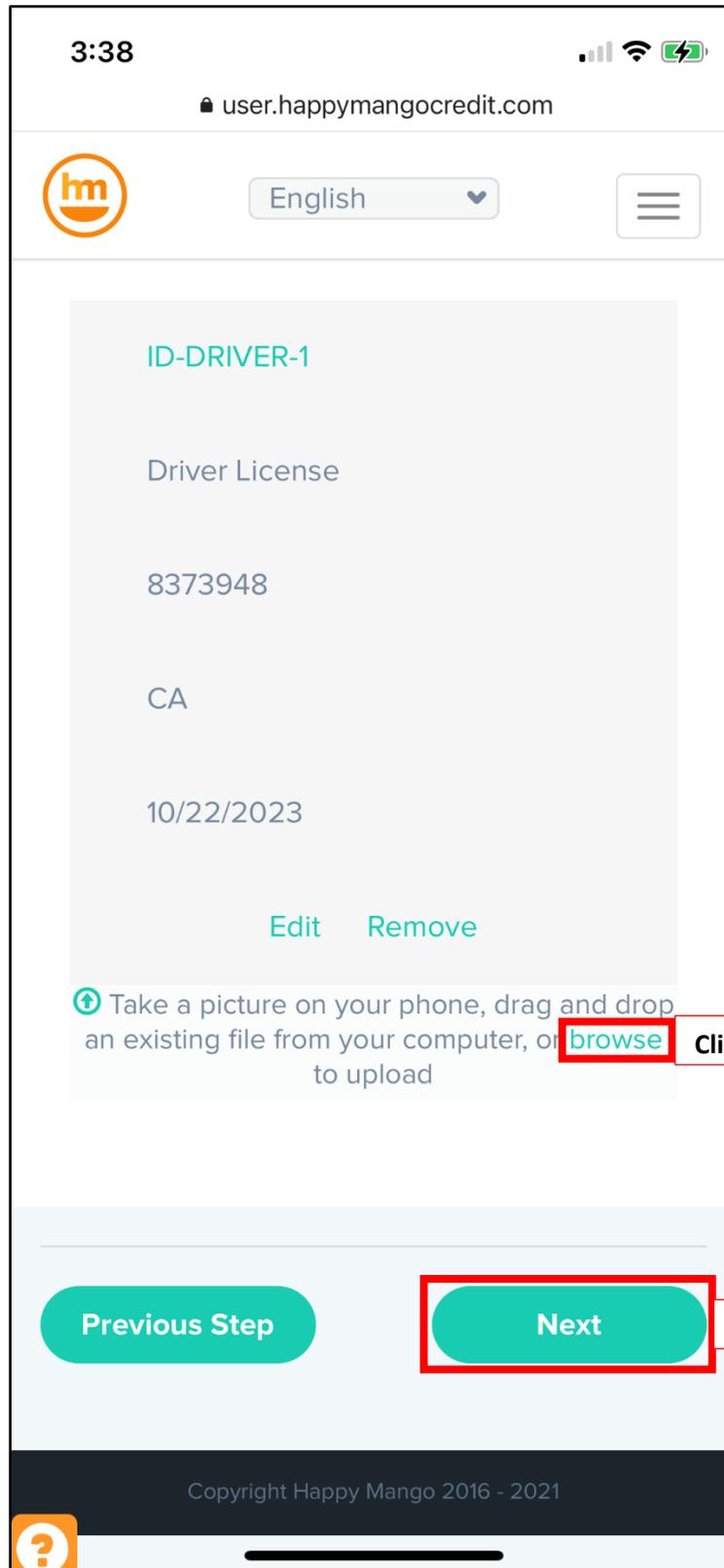
Enter the ID number

Enter the state or country that issued the ID

Enter the ID expiration date



When you upload the document, you will see it appear, with the details you entered. Continue to upload the documents requested until you have completed all uploads and finally, click 'Next'.



Click browse to add more documents

Click Next to advance



The next step of the loan application is to review all of your answers and documents to make sure everything is correct. If you see an error, click 'Edit' or if all is correct, scroll down to the next section.

TIP: Click the green arrow  to see your full answers and click 'edit' if you'd like to make a change or add more.



Once you have confirmed your answers, scroll down to see read the terms and conditions of the loan.

3:39 📶 📶 🔋

user.happymangocredit.com 🔗

 English ▼ ☰

Please review the following disclosure carefully and check each one to indicate that you have read and understood it.

Acknowledgement and Authorization for Lender to Obtain Credit Report

I understand that IRC's Center for Economic Opportunity may request and use a consumer report in connection with my application for credit and subsequent consumer reports in connection with any update, renewal or extension of credit. If I ask, IRC's Center for Economic Opportunity will tell me whether or not a consumer report has been requested, and if it has been used, IRC's Center for Economic Opportunity will provide me with the name and address of the consumer reporting agency that has furnished the report.

Authorization for Lender to Obtain Employment and Financial Information

As part of the underwriting and decision-making process for this loan, I acknowledge receipt of this notice and hereby authorize

 ← → + 9 ⋮



Check each box to indicate that you have read and understood the statement.

3:39 📶 📶 🔋

🔒 user.happymangocredit.com 📶

 English ▼ ☰

furnished the report.

Authorization for Lender to Obtain Employment and Financial Information

As part of the underwriting and decision-making process for this loan, I acknowledge receipt of this notice and hereby authorize IRC's Center for Economic Opportunity to verify information contained in my loan application as well as in other documents provided with my loan application, including, but not limited to, my employment history and income; my depository account balance and history; and disclosure on my real estate, automobiles and other assets.

Consent for Receiving Automated SMS Text Messages

I consent to receiving automated SMS text message alerts from Happy Mango with regard to activities on my account. I understand that standard text charges may apply. I also understand that I can opt out of this service at any time.

Consent to Sharing of Information

← → + 9 ...



These disclosures are all required. If you do not consent to any of the terms and conditions, we unfortunately, cannot accept a loan application from you. Check all boxes and click 'Agree to Submit'

3:39 user.happymangocredit.com

 English 

Consent to Sharing of Information

The IRC's Center for Economic Opportunity is a Special Purpose Credit Program that makes loans in partnership with community-based organizations that offer financial education and other wealth-building programs to communities that traditionally lack access to affordable credit. CEO cannot make loans without the help of our local partners and their Financial Counselors who verify information about your application. If you do not consent to the partner verification, we are unable to accept a loan application from you. As part of the application, we request a completed Budget from your Financial Counselor. Should you be approved for a loan, you further consent to sharing of information related to your loan between CEO and the partner organization or affiliate that referred you. This may include documents, applications, communications, repayment history, conversations, and other information or events that may arise during the course of my loan.

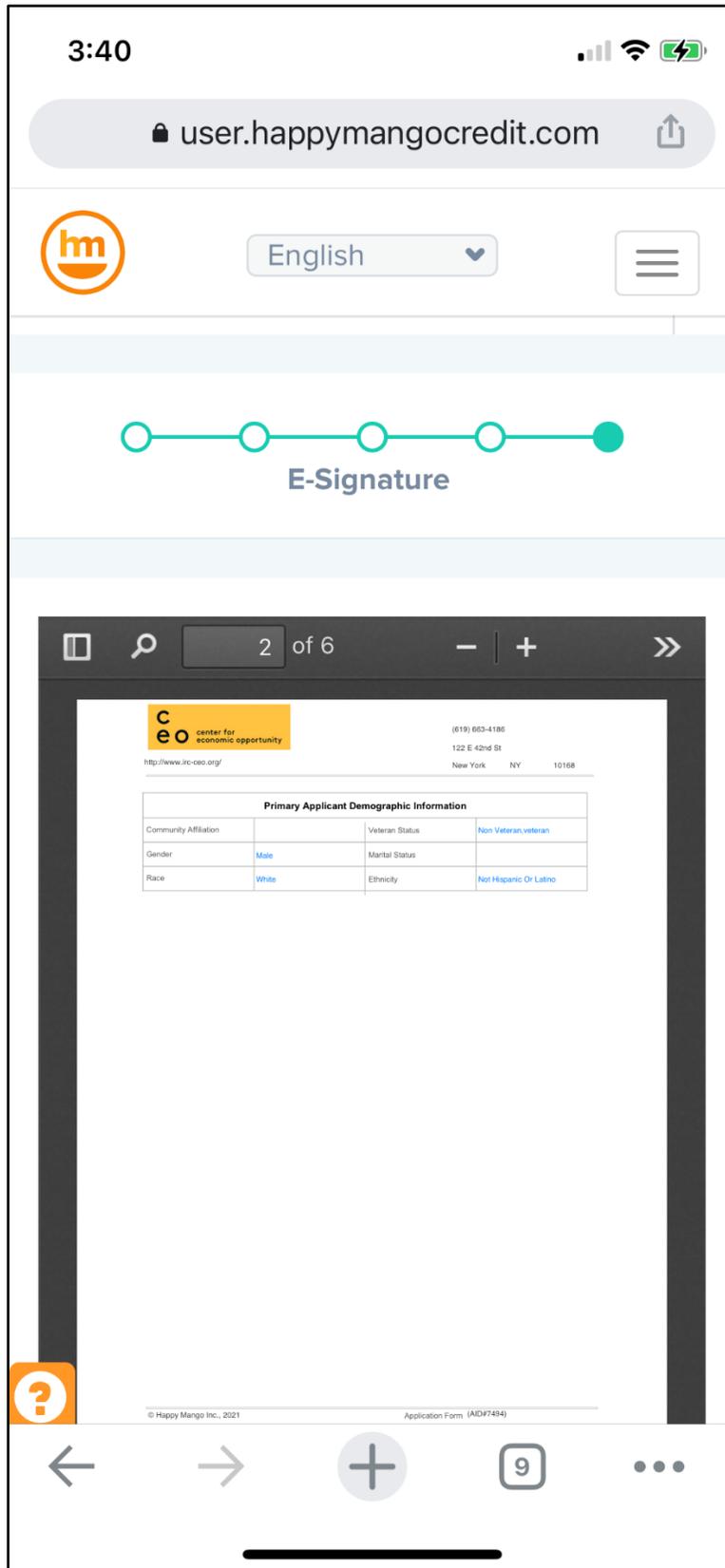
[Previous Step](#) [Agree To Submit](#)



Click here to advance



The final step in the loan application process is to e-sign the application and submit. Scroll down.





Scroll all the way down the page until you see the final agreement and click 'Sign Application'.

3:41

user.happymangocredit.com

English

© Happy Mango Inc., 2021 Application Form (AD7494)

I UNDERSTAND THAT ALL THE INFORMATION PROVIDED IS TRUE TO THE BEST OF MY KNOWLEDGE. I ALSO UNDERSTAND AND AGREE THAT I'M THE ONE THAT COMPLETED THIS APPLICATION AND I'M RESPONSIBLE FOR THE INFORMATION PROVIDED. FAILURE TO PROVIDE ACCURATE AND TRUE INFORMATION WILL TERMINATE APPLICATION FROM BEING PROCESSED IRC'S CENTER FOR ECONOMIC OPPORTUNITY . IRC'S CENTER FOR ECONOMIC OPPORTUNITY MAY ALSO REQUIRE THAT I PROVIDE ADDITIONAL INFORMATION IF NEEDED TO COMPLETE MY APPLICATION AND ASSISTANCE. THIS APPLICATION DOES NOT CONSTITUTE APPROVAL. I AGREE AND UNDERSTAND THAT ALL MY INFORMATION MUST BE VERIFIED. I ALSO UNDERSTAND THAT MY APPLICATION MAY NOT BE APPROVED FOR FAILURE TO PROVIDE COMPLETE AND/OR TIMELY INFORMATION.

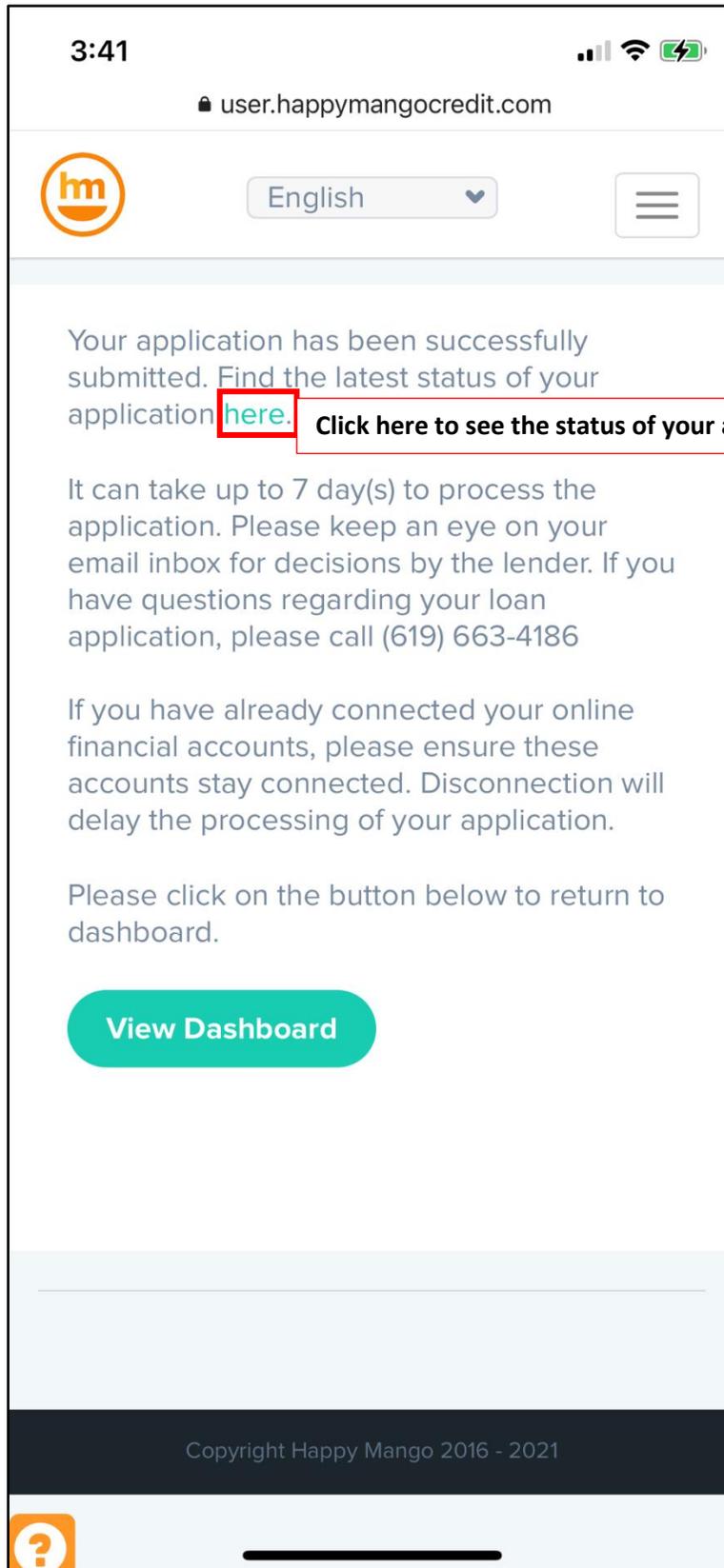
Sign Application

Click here to submit your loan application

?

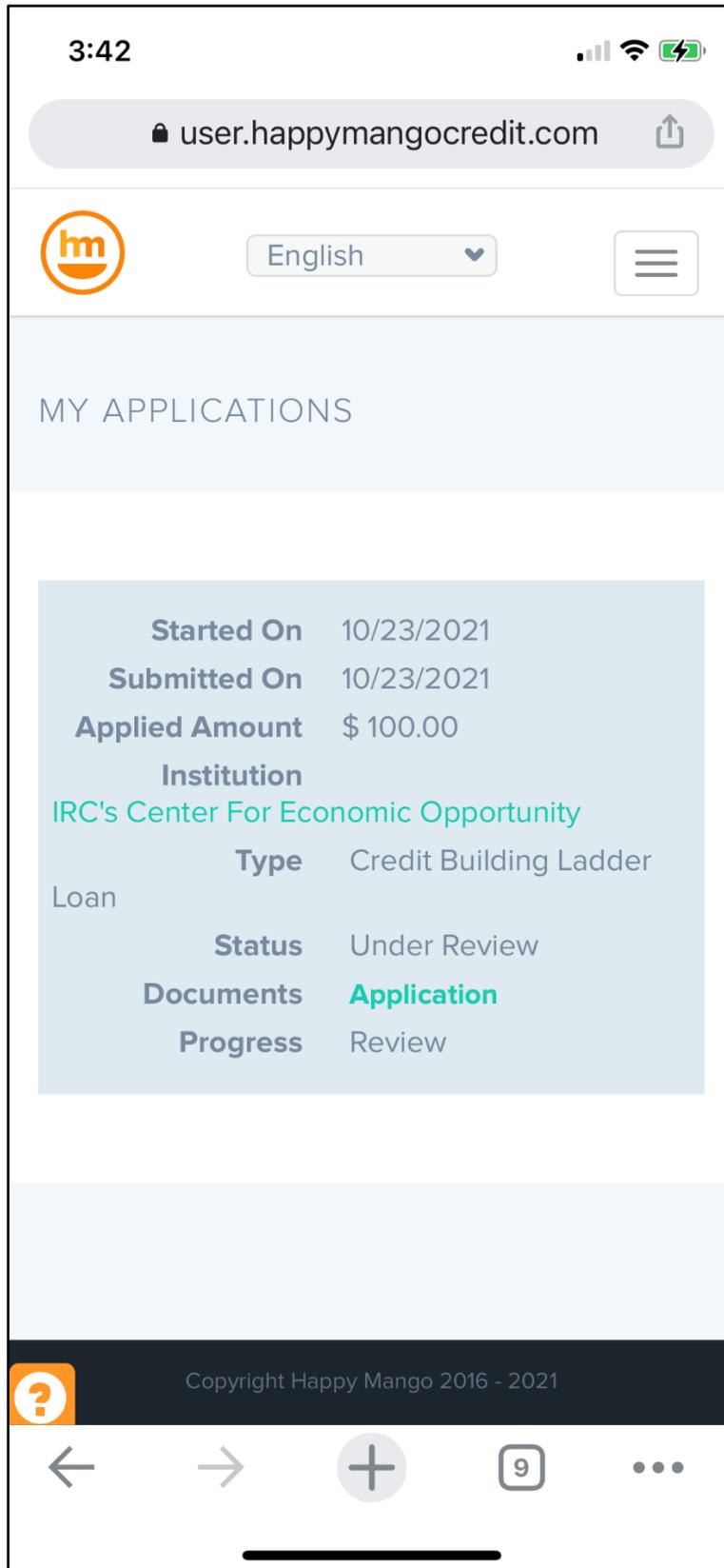


You should see the following page as confirmation of loan application submission.





On the Applications page of your Dashboard, you are able to see the latest status of your application.





You should also receive the following email confirmation. When a decision on your loan application has been made, you will receive an email instructing you to login to your Happy Mango account for loan closing. For guidance on that process, see [How to Complete the Loan Closing Process](#)

