



AppOne Lender Quick Reference Guide

	GOLF	CPS	WFDS	CBT	CUAC	AMC	DOW	MERITRUST	GROW FCU
FICO Score	Either Applicants <640	Either Applicant >650	Both Applicants < 550	Either Applicant < 450 OR Either Applicant > 650	Both Applicants < 700	Both Applicants < 500	Both Applicants < 600	Both Applicants < 550	Both Applicants < 610
Time on Credit File	Both Applicants < 3 yrs	n/a	Both Applicants < 2 yrs	Either Applicant < 2 yrs	IND - 2yr, JOINT - 1yr	Either Applicant < 1 yr	n/a	n/a	Either Applicant < 2 yrs
# of Tradelines	Both Applicants < 4	n/a	Both Applicants < 2	Both Applicants < 2	Both Applicants < 5	n/a	n/a	n/a	n/a
Bankruptcy	n/a	n/a	n/a	Either Applicant > 1	n/a	Either Applicant > 1	n/a	n/a	n/a
Repossession	n/a	n/a	n/a	Either Applicant > 1	n/a	n/a	n/a	n/a	n/a
Job Time	n/a	Both Applicants < 6 months at current	n/a	n/a	n/a	n/a	n/a	Either Applicant < 6 mths	n/a
Residence Time	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Income	Total Application income < \$2500	Either Applicant < \$1400	n/a	Total Application income < \$2000	Total Application income < \$2000	\$2k IND, \$2.5k JOINT	n/a	n/a	Total Application income < \$1500
Collateral Age	> 10 years	> 10 years	> 8 years	> 7 years	> 5 years	> 8 years	> 10 years	> 10 years	> 6 years
Collateral Mileage	> 110,000	> 120,000	> 115,000	> 85,000	> 60,000	> 100,000	> 100,000	> 150,000	> 99,000
Business Application	NO	NO	NO	NO	NO	NO	NO	NO	NO
Lending Area	Either applicant lives in ME, AK, NM, WI, LA, VT	Either applicant lives in AR, OK, MT, VT, UT	AR, AK, HI, PR, LA	n/a	"Applicant will be subject to credit union membership / lending area requirements"	n/a	"All applicants will need to meet credit union membership guidelines. Please verify before submitting."	"All applicants will need to meet credit union membership guidelines. Please verify before submitting."	All apps except those where primary applicant address county = HILLSBOROUGH, PINELLAS, PASCO, POLK, MANATEE, SARASOTA, CITRUS, or HERNANDO
PTI	n/a	n/a	> 20%	> 18%	> 20%	n/a	n/a	n/a	n/a
Max Loan Amount	\$75,000	> \$25,000	> \$40,000	n/a	n/a	n/a	n/a	n/a	n/a
Down Payment	n/a	n/a	n/a	< 5% of the selling price	n/a	n/a	n/a	n/a	n/a
Max Advance	n/a	n/a	n/a	> 120% (Line 3)	n/a	n/a	n/a	n/a	n/a

This Quick Reference Guide is meant to assist you in determining where to send your loan applications. Guidelines and lender preferences change often, contact an AppOne representative for the latest market trends.

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1877-277-6631