



AppOne Lender Quick Reference Guide

	GOLF	CPS	WFDS	CBT	GM/AMC	DOW	GROW FCU	GLOBE
FICO Score	Either Applicants <640	Either Applicant >650	Both Applicants < 550	Either Applicant < 450 OR Either Applicant > 650	Both Applicants < 500	Both Applicants < 600	Both Applicants < 610	Both Applicants < 520
Time on Credit File	Both Applicants < 3 yrs	n/a	Both Applicants < 2 yrs	Either Applicant < 2 yrs	Either Applicant < 1 yr	n/a	Either Applicant < 2 yrs	Either Applicant < 1 yrs
# of Tradelines	Both Applicants < 4	n/a	Both Applicants < 2	Both Applicants < 2	n/a	n/a	n/a	3
Bankruptcy	n/a	n/a	n/a	Either Applicant > 1	Either Applicant > 1	n/a	n/a	1
Repossession	n/a	n/a	n/a	Either Applicant > 1	n/a	n/a	n/a	1
Job Time	n/a	Both Applicants < 6 months at current	n/a	n/a	n/a	n/a	n/a	n/a
Residence Time	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	\$2k IND, \$2.5k JOINT	n/a	Total Application income < \$1500	Total Application income < \$1800
Collateral Age	> 10 years	> 10 years	> 8 years	> 7 years	> 8 years	> 10 years	> 6 years	> 6 years
Collateral Mileage	> 110,000	> 120,000	> 115,000	> 85,000	> 100,000	> 100,000	> 99,000	> 150,000
Business Applicant	NO	NO	NO	NO	NO	NO	NO	NO
PTI	> 15.00%	n/a	> 20%	>18%	n/a	n/a	n/a	19%
Max Loan Amount	> \$30000	> \$25000	> \$40000	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	\$1000 or 10% of selling price
Max Advance	n/a	n/a	n/a	> 120% (Line 3)	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.

appone.net

To contact a support representative:
1-877-277-6631, option 2