



AppOne Lender Quick Reference Guide

	GOLF	CPS	WFDS	CBT	TOP	Essential FCU	GROW FCU
FICO Score	Either Applicant 580 min	Either Applicant 650 or less	Both Applicants 580 min	Either Applicant 600 or less	Both Applicants below 750	Both Applicants 600 min	Both Applicants 630 min
Time on Credit File	Both Applicants 3 yrs min	n/a	Both Applicants 2 yrs min	Either Applicant 2 yrs min	n/a	n/a	Either Applicant 6 mths min
# of Tradelines	Both Applicants 4 min	n/a	Both Applicants 2 min	Both Applicants 2 min	n/a	n/a	Both Applicants 2 min
Bankruptcy	n/a	n/a	n/a	Either Applicant 1 max	n/a	n/a	n/a
Repossession	n/a	n/a	n/a	Either Applicant 1 max	0	n/a	n/a
Job Time	n/a	Both Applicants min. 6 months at current	n/a	n/a	Both Applicants min. 6 months at current	n/a	n/a
Residence Time	n/a	n/a	n/a	n/a	6 months min	n/a	n/a
Income	Both Applicants income \$1800 min	Either Applicant \$1400 min	n/a	Total Application income \$2000 min	Both Applicants \$1600 min	n/a	Total Application income \$2000 min
Collateral Age	10 years old max	10 years old max	8 years old max	7 years old max	15 years old max	10 years old max	6 years old max
Collateral Mileage	149,000 max	135,000 max	125,000 max	90,000 max	n/a	100,000 max	99,000 max
Business Application	NO	NO	NO	NO	NO	NO	NO
PTI	15.00% max	n/a	16% max	18% max	25% max	n/a	n/a
Max Loan Amount	n/a	\$25,000	\$45,000 max	n/a	n/a	n/a	n/a
Down Payment	n/a	n/a	n/a	5% of the selling price min	\$1000 min	n/a	n/a
Max Advance	n/a	n/a	n/a	110% (Line 3)max	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