

QUALIFICATIONS:

Are you a U.S. Citizen?

Currently only able to fund U.S. Citizens

What amount of funding are you requesting?

Purpose of loan?

When do you need the money?

Client must be able to accept the loan immediately once offered.

What is your current credit score with all 3 credit bureaus?

(minimum of 660 needed)

Do you have less than 6 inquiries in the last 6 months?

(Should answer YES)

Do you have new credit lines opened in the last 6 months?

(Should answer NO)

Have you ever filed Bankruptcy?

(If yes, discharge date must be at least 2 years old)

Do you have any recent collection accounts in the last 12 months?

(Should answer NO)

Do you currently have any fraud alerts on your credit report?

(If yes, client must contact credit bureaus and have alerts removed prior to submitting application)

Do you have at least 50% left on your current credit card balances?

(If NO, client must pay down balances prior to submitting application)

Are you W2 employee (salaried/hourly) earning a minimum of \$30,000 per year?

Do you receive direct deposit from your employer?

Are you currently on any paid leave of absence with your employer?

(Should answer NO)

If 1099 contractor or a Self-Employed Professional...

Have you been at this position for at least 2 years?

(Should answer YES)

After deductions do you report an earned income of at least \$30,000 annually?

(Should answer YES)

Partners – PLEASE clear all files with Corporate before changing the file to a New Lead and setting Compliance Call in CRM.