

Loan Review - Point Based Criteria

Interest Rate Calculator								
Cash Flow	Points	Credit Score	Points	Collateral	Points	Guarantor(s)	Points	Total Points
Debt to Income <= 36% (DTI)	60	>= 620	20	Sufficient Collateral Offered, First Position	10	Guarantor(s) offered, Credit Score above 620, Debt to Income <= 36%	10	100

Interest Rate Criteria			
Points Required	Interest Rate	Cash Flow Criteria	Points
100	5.50%	DTI > 36%	0
95	6.00%	36% < DTI > 65%, sufficient collateral, remaining funds no less than \$5,000	30
90	6.50%	36% < DTI > 65%, sufficient collateral, remaining funds no less than \$10,000	40
85	7.00%	36% < DTI > 65%, remaining funds no less than \$15,000	40
80	7.50%	DTI <= 36%	60
75	8.00%	Credit Score Criteria	Points
70	8.50%	<620	0
65	9.00%	>=620	20
<65	(Denied)	Collateral Criteria	Points
		No Property Offered	0
		Sufficient Collateral Offered, First Position	10
		Collateral Offered, 2nd or 3rd Position, with value of collateral being more than sum of CDA debt and debt(s) by creditors with liens on the property	5
		Guarantor(s) Criteria	Points
		No Guarantor(s)	0
		Guarantor(s) Offered, Credit Score(s) Below 620	0
		Guarantor(s) Offered, Credit Score(s) Above 620, DTI >=36%	5
		Guarantor(s) Offered, Credit Score(s) Above 620, DTI <=36%	10



Interest rate may vary depending on analysis and other factors.