



Credit

**DETERMINE LIKELIHOOD
BORROWER WILL REPAY DEBTS**

PAYMENT HISTORY

Late payments, Judgments, Bankruptcy

CREDIT BUREAUS

Render credit score

Lower scores means higher interest rates
and more difficulty qualifying.



Character

**WORK & INCOME HISTORY
IS INVESTIGATED**

**HELPS DETERMINE THE BORROWER'S
ABILITY TO REPAY**

**EMPLOYMENT HISTORY REGULAR FLOW
OF INCOME**

Salary, Bonus And Commission
Self-employed Income

ASSETS

Funds To Close, Reserves



Capacity

**ASSESS ABILITY
TO REPAY**

DEBT-TO-INCOME RATIO (DTI)

HOUSING COSTS (PITI)

**OTHER DEBTS: CAR PAYMENTS, LOANS,
CREDIT CARDS, STUDENT LOANS, ETC.**



Collateral

**DETERMINE VALUE OF THE
HOME THAT IS BEING FINANCED**

**ENSURES LENDER CAN RECOUP IF
DEBT IS NOT PAID (FORECLOSURE)**

**APPRAISAL TO DETERMINE VALUE
& PROPERTY CONDITION**

4 C's OF QUALIFICATION



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