



Pre-Qualification Questionnaire

This questionnaire will help you to identify an ideal client.

Are you a US Citizen or a Permanent Resident with a green card and social security number?

(Should be YES)

Do you have a credit score 650 or higher?

(Should be YES)

Is your annual income more than \$27,000?

(If YES ask source of income: W2 - at least 1 year, Self-Employed – at least 2 years, Social Security, Retirement, or Permanent Disability)?

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

(Should answer YES)

Do you have new credit lines opened, with your personal credit, in the last 6 months (Credit Cards, Credit Card Limit Increase, Car Loan, Mortgage, Personal Loans, Co-Signing or etc.)?

(Should answer NO)

Have you ever filed Bankruptcy?

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

Do you have any late payments, recent collections, or anything that is derogatory reporting in the last 2 years?

(Should answer NO to both questions)

Do you have at least 60% left on your current credit card balances?

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