

Credit Tips



Use these tips to ensure you are getting the most accurate approvals when submitting an application.

- Be sure to include dealer number and sales rep phone number in case we have questions.
- Fill out as much information on the credit application as possible. The more information provided, the more accurate a decision you'll get.
- Down payments must be disclosed on the contract.
- Do not "gross up" fixed incomes.
- You cannot use household income unless all parties are signing the documents.
- Make sure the homeowner is on the application.
- Get a co-applicant whenever possible.
- Split tickets with another lender must be disclosed at the time of the application.



FFC is not an "approve or deny" only lender. We look at more than just the credit score. Application factors (time at home, monthly income, time at job) and credit factors (FICO score, payment history, debt ratio) can affect a decision.

Contact Our Dealer Support Team With Any Questions!



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