

Credit**Credit Scores & Validation**

A Credit Score is a statistical number that evaluates an applicant's credit worthiness based on their credit history and other factors involved in their credit report. The credit score considers payment history, amounts owed, percentage of credit used, length of credit history, types of credit and newly acquired credit.

All loans must be ran through GUS for underwriting recommendation. Unless the file is a Streamline or Streamline Assist. These loan types will not use GUS.

All borrowers must have at least one credit score