



GOODLEAP:

Credit Requirement:

- 650 Highest of Experian/Equifax/TransUnion.
- Pulls from all three bureaus, one must be above 650.

Max Loan:

- 650-669: \$50,000
- 670-699: \$75,000
- 700-739: \$100,000
- 740+: \$135,000

Home Types:

- Manufactured Homes OK. Manufactured homes OK – Must own land, must be on permanent foundation secured in cement.
- Max loan on manufactured homes \$35,000 - \$50,000 depending on credit.
- Trust, LLC OK.
- NO Rental Properties

PPW Cap:

- \$7 Solar Only
- \$12.50 Solar + Improvements. Solar must be more than 55% of the loan.

Credit Impact:

- Soft pull at credit application.
- Hard pull and revolving loan at install funding.

Payment Schedule:

- 90 days after install funding.

Welcome Call:

- NO

Coborrower:

- YES
- Will use highest credit score from either borrower or any bureau.
- On Title: Not required.
- Live in Home: Not required.

Deferred Payment Products:

- NO

Zero Dealer-Fee Products:

- YES

ACH Required:

- No. Incurs 0.50% APR penalty.

Equipment Restrictions:

- YES

Re-Amortization:

- One at 18 months.
- One additional per year by request. Minimum \$2500 payment