



CJK Client Services  
What Your Business Needs

# PERSONAL LOAN QUALIFICATIONS:

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- U.S. CITIZEN OR PERMANENT RESIDENT
- MINIMUM OF 680 CREDIT SCORE (ALL 3 BUREAUS)
  - MINIMUM INCOME \$27K
- 3 PRIMARY TRADE LINES WITH AT LEAST 6 MONTHS OF HISTORY
  - NO LATE PAYMENTS WITHIN THE LAST 24 MONTHS
- NO MORE THAN 6 HARD CREDIT INQUIRES IN THE PAST 6 MONTHS
  - NO NEW CREDIT IN THE PAST 6 MONTHS
  - COMBINED CREDIT UTILIZATION UNDER 60%
- COLLECTION ACCOUNTS MUST BE OLDER THAN 2 YEARS
- BANKRUPTCY MUST BE AT LEAST 2 YEARS OLD FROM THE DISCHARGE DATE
  - MUST BE UNDER THE AGE OF 72