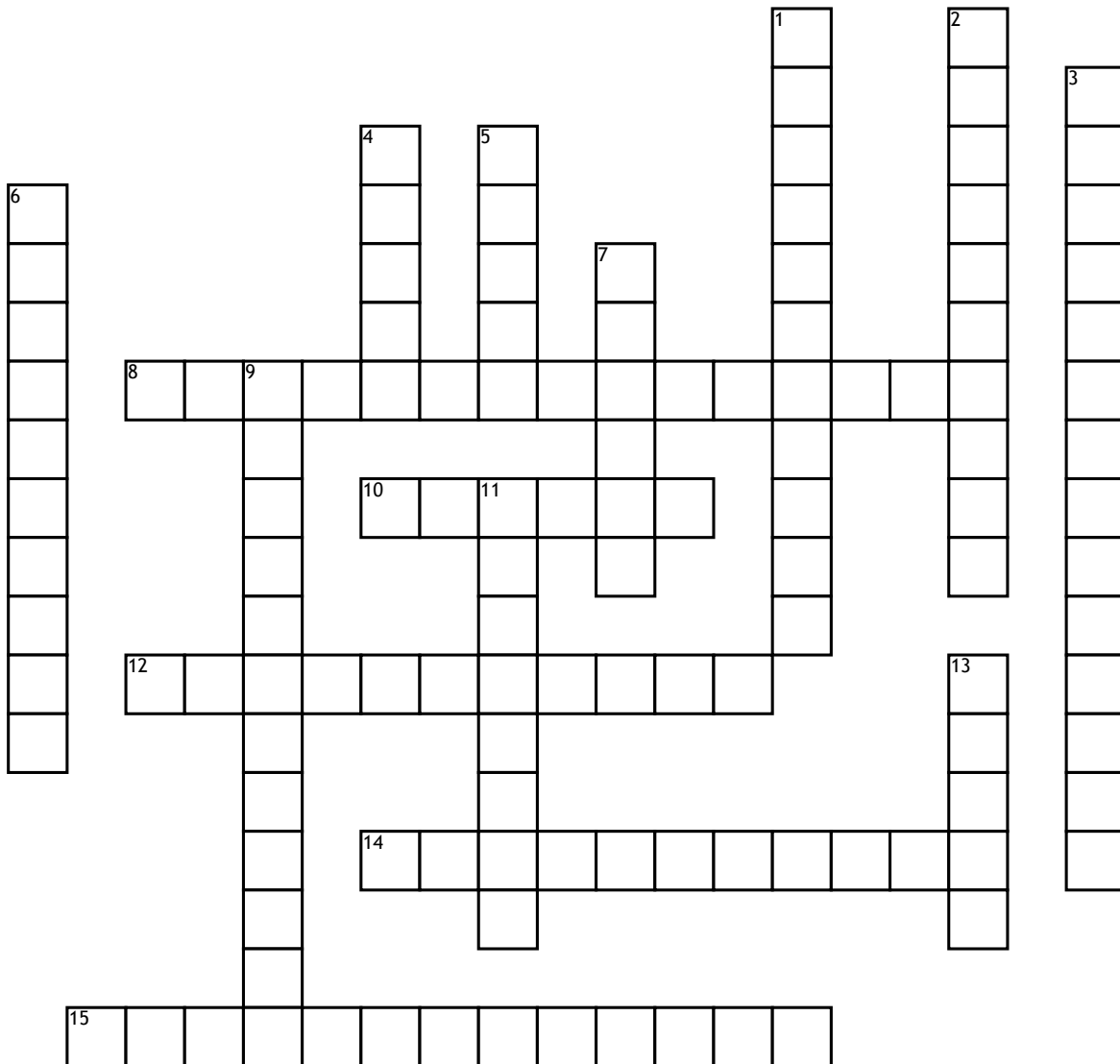


Name: _____

Fair Credit Report & Underwriting Standards



Across

8. What alert will show up on the credit report if the address we input to run credit and address on record do not match?
10. What percent do we gross up for certain types of income such as Pension & Social Security?
12. What department sends the information to the credit bureau for reporting?
14. What does LTV stand for?
15. What notice is sent to a customer if we turn them down for a loan or deposit account?

Down

1. What is one of the forms the customer signs to give permission to run a credit report?
2. Per policy, our debt to income ratio can not exceed this percent?
3. The Underwriting Standards policy prohibits you from doing what?
4. How many credit bureaus do we report to?
5. What type of income do you use for approving a loan?
6. What alert will show up on the credit report if someone is on active duty?

7. How many days past due does your loan have to be to report to the credit bureaus?
9. When considering a loan, we run a calculation taking their total debts and dividing it by income, this is called?
11. List one of the three credit bureaus we report to.
13. We must deliver a copy of the appraisal or property evaluation to the customer Promptly upon completion or how many days before closing?