

List of Alternative Credit Sources

Borrowers with insufficient credit history on the credit report will be required to provide at least 2 alternative credit letters with a satisfactory pay history for no less than 12 months.

1. Gym membership
2. Hulu
3. Netflix
4. Life insurance
5. Daycare
6. Landscaping
7. Auto insurance (mandatory in most states)
8. Electric
9. Water
10. Cable
11. Cell phone
12. Alarm
13. Exterminator
14. Trash/Sewer
15. Buy Here/Pay Here (auto, jewelry, furniture)
16. Dental plan
17. Doctor payment plan for services