

# The Art and Science of Consumer Loan Decisions

Go or no go on a consumer loan candidate?

Gain a client or protect against risk?

**It's not easy. Try these tips to uncover the real story.**



Tip #1

**Dig deeper**  
on bankruptcy.

Cause could be illness, job loss. Ask how fast debt paid off.



Tip #2

**Look closely**  
at personal property.

Compare what client valued at vs. what would be received in a liquidation.



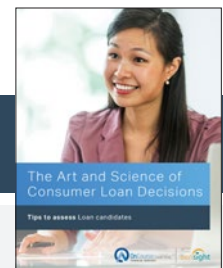
Tip #3

**Expose**  
doctored tax returns.

Require applicants to fill out IRS form 4506-t to get a copy of an actual return.

**Deep looks = good decisions.**

**Ready for more? Check out the full eBook:**  
Practical Tips to Assess Consumer Loan Candidates.



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