

# CLR PATH

Character Lending on Reputation

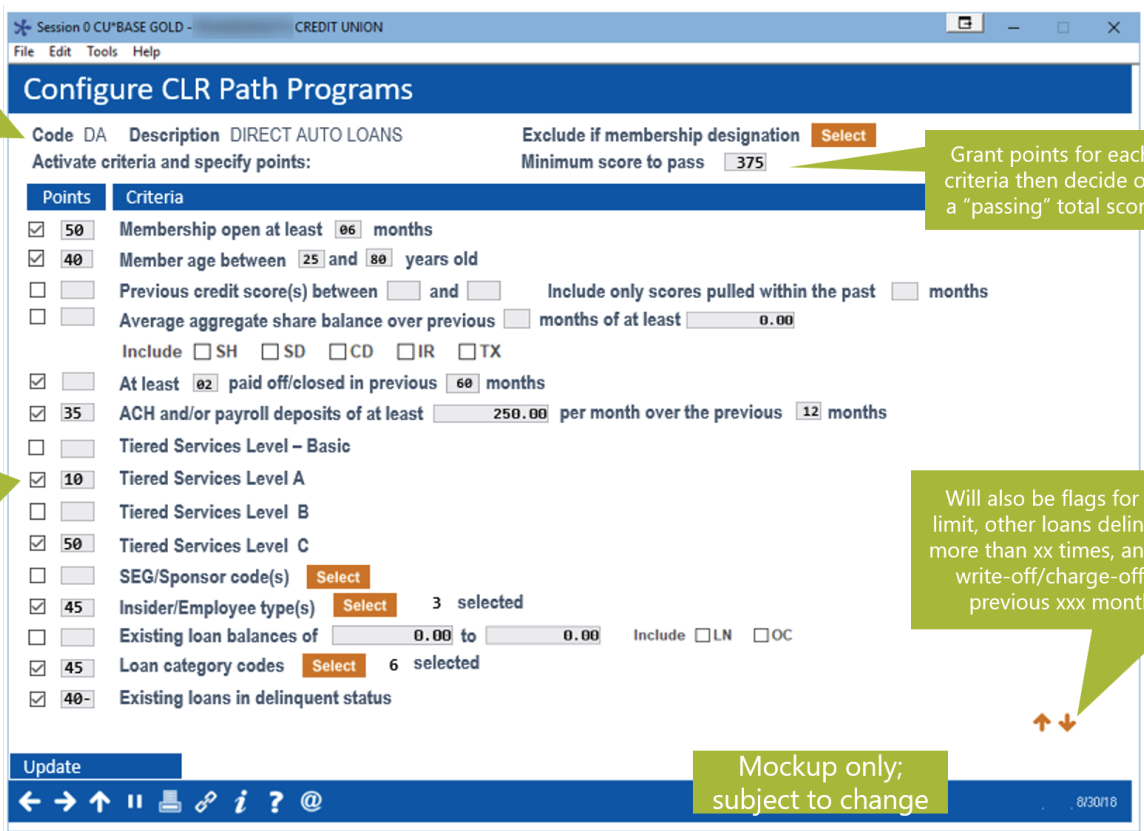
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**Lender\*VP**

**COMING SOON!**

**CLR Path stands for Consumer Lending based on Reputation.** This is the member's reputation with your credit union. This is the portion of underwriting that looks at the member's relationship with the credit union to make a decision – things like: how long have they been a member, have they repaid loans in the past, have they been delinquent in the past, do they have regular ACH deposits, etc.

The list goes on of what you could use but each credit union will have the ability to set up what is important to them! These choices can also differ by product, meaning you can set different criteria and choices based on the type of loan application.

*This service will be 100% free to use and the Lender\*VP team will be happy to help set up anyone who is interested.*



**Create custom programs for different loan products**

**Activate only the criteria that matters to you**

**Grant points for each criteria then decide on a "passing" total score**

**Will also be flags for over limit, other loans delinquent more than xx times, and loan write-off/charge-offs in previous xxx months**

**Mockup only; subject to change**

**Update**

**8/30/18**

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