



GMG will pull a back-up credit report on all submissions where the credit report is >45 days old. GMG will use the score from the submitted credit report, where there has been no significant credit deterioration since the original pulled credit report. Where there have been new accounts not appearing on the original credit report, GMG will require qualifying with these new accounts. Where new/recent derogatory items are found on the back-up credit report, GMG will use the FICO and do qualifying based on the back-up report obtained.