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## ALTERNATIVE (NON-TRADITIONAL) CREDIT

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**This document is designed to assist you in building an alternative credit profile.** Alternative credit becomes important when your traditional credit report does not display enough information for a lender to accurately evaluate your ability to manage your liabilities. Please use this as a guide.

**The following must be verified on each entities letter head with contact information:**

- Account Holder (you)
- Account number
- Your Address
- No 30 day late payment
- No arrear
- Account history (from open to current)

The **most important piece of alternative credit is your existing housing payment.** Most of the time, this is your rent payment. You will want to provide at least 12 months cancelled checks for your rent payment to your landlord. This may require you going into your bank.

Other examples of alternative credit are as follows;

- Utility Bills, including Gas, Electric, Water and Sewer (usually local, and easier to obtain)
- Insurance
- Cable/internet
- Garbage/Recycling
- Cell Phone
- Bankruptcy payment history to Trustee (if in Ch. 13)

*Please speak to anyone in our office with questions.*



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