

DEALER HELPFUL HINTS

Submit Smarter. Move Deals Forward. Fund More



BUILD A STRONG SUBMISSION

Send complete, accurate applications upfront to avoid delays

- Include full gross monthly income - not just paystubs
- Provide accurate housing payment details
- Confirm time on job & employment history
- Include complete residence history
- Clearly list total sales price
- Add co-borrower details (if applicable)
- Submit a signed Triad Addendum



WHAT DRIVES APPROVALS

Income

- Include clear, consistent income figures
- Add notes for anything that may need clarification
- Provide context for unique scenarios upfront

Credit

- Confirm credit is unfrozen before submitting
- Encourage borrowers to resolve freezes ahead of time
- Consider how payoffs or balance changes may impact the file

Deal Structure

- Use co-signers or buy-for options when appropriate
- Explore structure options to support affordability
- Submit realistic deal terms from the start



AVOID COMMON DELAYS

- Missing Triad Addendum
- Frozen credit bureaus
- Incomplete income details
- Missing stipulations
- Incorrect housing expenses
- Incomplete borrower information

Fewer gaps = fewer follow-ups



SUBMIT THROUGH THE PORTAL

Use the Retailer Portal to stay efficient and informed

- Submit applications quickly
- Upload conditions securely
- Track status in real time
- Communicate without delays

Less back-and-forth helps keep deals moving

QUESTIONS ON SUBMITTING A DEAL OR GETTING ON THE PORTAL?

[CONNECT WITH YOUR TRIAD BDM FOR SUPPORT.](#)

WHY WORK WITH TRIAD

Competitive programs | Flexible buyer solutions | Co-signer & buy for options | Buy down options | Low down payment options | Retailer tools & support | Land/Home, Chattel, & Park Model programs