



CUSTOMER CASE STUDY: iLendingDIRECT Helps Make Home Ownership Possible



Case Study Profile

Name: Rosa B

Occupation: Bank Specialist

Residence: Maritopa, Arizona

Vehicle Refinanced: 2015 Nissan Versa

Outcome: iLendingDIRECT lowered her payment by \$80 per month taking her Debt to Income Ratio from 43.89% to 38%

Background

Rosa, a single parent of a 21-year-old and a 19-year-old, lived on a fixed income and was working hard to complete her online program in Special Education through Grand Canyon University.

Challenges

Although Rosa was a highly motivated individual, she had no luck refinancing her car on her own. Not only was her debt to income ratio too high, but a poor credit record also hindered her chances to refinance. In fact, she found that most banks and other finance companies she contacted were unwilling to take her on as a refinancing customer. Without the savings refinancing her car would bring her, Rosa was unable to get her first mortgage.

"They made it so easy... Matt explained what iLendingDIRECT® could do for me and then completely followed through."

iLendingDIRECT® Smart Solution

When a friend finally referred Rosa to iLendingDIRECT®, she had little hope of being able to purchase the home she desperately wanted. Yet once she spoke to her representative, Matt, on the phone she immediately began to relax. “They made it so easy,” she says. “Matt explained what iLendingDIRECT® could do for me and then completely followed through.”

The process of refinancing her car was simple, and Rosa was extremely satisfied with the outcome. Now living in her dream home, she says her home buying process was a challenge but proved to be very rewarding. “I’ve been through the highs and lows,” she said, “and iLendingDIRECT® was right there with me. I will be eternally grateful to them.”



Rosa, feeling proud in her car in front of her new home that was purchased as a result of an improved Debt to Income Ratio and the savings iLendingDIRECT helped her achieve.

Results

iLendingDIRECT® not only reduced Rosa’s monthly payment by \$80 per month but also improved her debt to income ratio from 43.89% to 38%! The bank required her ratio to get down to 40% before they would give her a home loan. Because of her auto refinance, Rosa was able to purchase her first home, a dream she never thought she’d be able to achieve.

“I’ve been through the highs and lows... and iLendingDIRECT® was right there with me. I will be eternally grateful to them.”

Download more case studies at:

<http://info.ilendingdirect.com/case-study-download>

About iLendingDIRECT®

iLendingDIRECT®, a 2016 Inc 500 company, specializes in auto refinancing. With an A+ rating from the Better Business Bureau, we have helped thousands of people save thousands of dollars.

iLendingDIRECT® put an average of \$1,357 back in our customers’ pockets last year!

To find out more about iLendingDIRECT® or how much you can save with our smart financial solutions, visit <http://info.ilendingdirect.com/case-study-inquiry> or call 866-683-5505.

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