

## **Complete Auto Loans Publishes New Driving Record Guidelines**

*Complete Auto Loans recently made headlines for reducing the paperwork required to apply and qualify for an auto loan, and they recently continued that momentum with a new set of guidelines regarding driver histories. Drivers with poor driving records are encouraged to apply, even if they were turned down for other loans in the past.*

Portland, OR ([PRWEB](#)) December 31, 2013 -- Driving records play a huge part in auto loans, affecting the credit scores of borrowers and offering a way for lenders to filter out potential risks. Many lenders have historically used driving records to eliminate the applications of people with poor driving records, considering them too risky to finance an automobile that could potentially be damaged or destroyed. Complete Auto Loans conducted a three day research study in December that found that drivers with sub-par driving histories actually don't default on their loans more often than people with perfect driving records, and they are just as likely to pay their automobiles off on time.

Keith Einix, founder of Complete Auto Loans, had this to say: "We believe in fact-based approach towards common sense auto lending. Our research study showed that filtering loan applications with driving histories actually does nothing to improve our quality of service, but it certainly reduces the number of loan applications that we are able to accept. We believe that it is our responsibility to accept a higher number of loan applications, even if they are coming from people with points on their license or prior driving incidents."

Complete Auto Loans stresses that there are still a few incidents that they will need to discuss individually with applicants, as the circumstances might vary wildly between different loans. For example, if applicants have ever had a car seized for illegal activity such as street racing, it is exceedingly likely that their loan application will be turned down. The same can be true for DUI charges within the last year. Complete Auto Loans remains committed to serving the community through low interest rates and high approval rates, and they are confident that they will continue to innovate throughout the upcoming year.



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