The 5 C's of Credit

- **Character**
  Your reputation with money used as an indication of your ability and willingness to repay the loan.

- **Capacity**
  Your ability to repay the loan based on expenses and other debts.

- **Capital**
  Your net worth and personal investment in the loan.

- **Collateral**
  Property or assets used to secure the loan in the case you do not pay.

- **Conditions**
  Lender considerations around how you will use the loan and other overall economic factors.