FORMULAS

PMT OK

IF(E12<0.43,"YES","NO")

SCORE OK

IF(C12>=F9,"YES","NO")

DOWN OK

IF(F12>0.1*D12,"YES","NO")

THIS USES A NESTED IF WITH A AND STATEMENT TO REPLACE "NO"

AND(F12>0.05*D12,E12<0.4)

IF(AND(F12>0.05*D12,E12<0.4), "YES","NO"

IF(F12>0.1*D12,"YES",IF(AND(F12>0.05*D12,E12<0.4), "YES","NO"))

DISCOUNT

IF(CONDITION IS TRUE,"YES","NO")

REPLACE "CONDITION IS TRUE WITH **OR** FUNCTION"

(OR(G12="YES",H12="YES")

REPLACE "NO" with "SUGGEST AUTO PAY"

IF(OR(G12="YES",H12="YES"),"YES","SUGGEST AUTO PAY")

APPROVED

IF(CONDITION IS TRUE,"YES","NO")

REPLACE "CONDITION IS TRUE WITH **AND** FUNCTION"

AND(I12="YES",J12="YES",K12="YES")

IF(I12="NO","Loan Too Large", "SECOND CONDITION")

REPLACE SECOND CONDITION WITH ANOTHER IF FUNCTION

IF(I12="NO","Loan Too Large",IF(J12="NO","Score too low","Down too low")

FINAL SOLUTION

IF(AND(I12="YES",J12="YES",K12="YES"),"YES",IF(I12="NO","Loan Too Large",IF(J12="NO","Score too low","Down too low")))