

RATING CATEGORY	0	1	2	3
Length in Field of Employment	0-12 months.	1-2 years	2-3 years	3+ years.
Rent to Income Ratio	>42%	37-41%	30-36%	<30%
Debt to Income Ratio	>45%	38-44%	30-37%	<30%
Credit (FICO) Score	Below 550	551-625	626-699	700+
Payment History	Utils/Rent	60+ days late	30-60 days late	<30 days late
NSF Checks	3+	2	1	None
Length of Residency (AVG last 5 years)	12 months or fewer	12-18 months	18-24 months	2+ years
Late Rent (last 12 months)	3 + Times	2 Times	1 Time	None
Criminal History	Violent Conv. last 10 years	Drug Conviction last 10 years	Other conviction or charge	No criminal record
Eviction (Last 5 Years)	Evicted	Filed 2 + times	Filed 1-2 times	None
Condition of Property	Extensive damage	Moderate damage / cleaning	Light cleaning and repairs	Perfect

# of Pets \_\_\_\_\_ Group Average Score: \_\_\_\_\_ Total Score: \_\_\_\_\_

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26+,no pets	78-100%	Approved w/minimum security deposit, equal to one month's rent
26+,with pet(s)	<b>78-100%</b>	Conditional approval, subject to owners OK (Security deposit/Rent increase per pet policy)
21-25	<b>64-77%</b>	Approved with Contingency fee of \$35 per month
16-20	<b>48-63%</b>	Approved with Contingency fee of \$70 per month
Less than 16	0-47%	Application denied

\*\* For multiple applicants, the scores are averaged. Applicants with no credit score will be assigned a score of 500 for the purposes of determining the matrix score. All scores are based on the Equifax FACTA BEACON FICO scoring model and the documentation presented as part of the application.