

DEFAULT CRITERIA

Normal Applications	Importance
<i>Ability to Pay Rent</i>	
Monthly income to rent ratio exceeds 3.0	Extremely
Monthly Gross Income remaining after Rent and Estimated Debt exceeds \$1,000.00	Extremely
<i>Credit History</i>	
Percentage of Derogatory Credit Accounts does not exceed 25.0%	Moderately
Unpaid Collections and grossly delinquent past due balances do not exceed \$2,000.00	Moderately
Any bankruptcy in applicant's history has cleared	Very
<i>Tenant History</i>	
Has not had an Eviction lawsuit or Landlord Collection filed	Pass/Fail

The credit decision settings above are configured by the property manager. Based on these settings and other credit data, On-Site Manager, Inc. will calculate a score between 0 and 10 for the application. This score describes the degree to which the applicant meets the criteria. The meaning of the scores is described below:

Score	Recommendation	Explanation
0.0 - 4.9	Decline	Fails to meet the credit decision settings above.
5.0 - 5.0	Accept With Conditions	Requires additional deposit of 1.0 x the rent.
5.1 - 6.9	Accept With Conditions	Fails to meet the credit decision settings above.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above.

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Below Market Rate Applications	Importance
<i>Ability to Pay Rent</i>	
Monthly income to rent ratio exceeds 2.5	Extremely
Monthly Gross Income remaining after Rent and Estimated Debt exceeds \$1,000.00	Extremely
<i>Credit History</i>	
Percentage of Derogatory Credit Accounts does not exceed 25.0%	Moderately
Unpaid Collections and grossly delinquent past due balances do not exceed \$200.00	Moderately
Any bankruptcy in applicant's history has cleared	Very
<i>Tenant History</i>	
Has not had an Eviction lawsuit or Landlord Collection filed	Pass/Fail

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Score	Recommendation	Explanation
0.0 - 4.9	Decline	Fails to meet the credit decision settings above.
5.0-6.9	Maybe	Below ideal requirements, but may be considered with an additional security deposit.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above.

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Guarantors	Importance
<i>Ability to Pay Rent</i>	
Monthly income to rent ratio exceeds 6.0	Extremely
Monthly Gross Income remaining after Rent and Estimated Debt exceeds \$1,000.00	Extremely
<i>Credit History</i>	
Percentage of Derogatory Credit Accounts does not exceed 0.0%	Extremely
Unpaid Collections and grossly delinquent past due balances do not exceed \$200.00	Extremely
Has never been through a bankruptcy	Extremely
<i>Tenant History</i>	
Has not had an Eviction lawsuit or Landlord Collection filed	Pass/Fail

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Score	Recommendation	Explanation
0.0 - 6.9	Decline	Fails to meet the credit decision settings above.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above.