

POLICY DETAILS

Company Code:	MTSGP	Company Name:	Meritus Property Group, LLC	Credit Product:	RiskScore	Credit Policy:	666
Applies To:	Applicants RiskScore	Policy Name:	MTSGP04	Created Date:	08/19/2024		

RESIDENT SCREENING CRITERIA

WORKFLOW

1. RUN CREDIT (INCLUDING SOCIAL SECURITY FRAUD CHECK), PREMIUM NATIONAL CRIMINAL (INCLUDING NATIONAL SEX OFFENDER REGISTRY), FILTERED NATIONAL CIVIL COURT, RENTBUREAU, OFAC and VOL.
2. SCREENING IS COMPLETE.
3. N/A

CREDIT SCORING PARAMETERS

Problem Type	Years/Balances Scored
Collections, Charge-offs, Judgments, Open Bankruptcy	N/A
Late Payments	N/A
Closed Bankruptcy	N/A
Foreclosures	N/A
Student Loans	N/A
Medical Debt	N/A
Account Balances	N/A
Second Bureau Pull	N/A

CREDIT RESULTS

Credit Risk	Result
Limited Established Credit	N/A
No Established Credit	N/A
Minor	N/A
Moderate	N/A
High	N/A
Severe	N/A

CREDIT RISK SCORE

Credit Risk	Result
625 - 850	Accept
300 - 624	Conditional Approval (Extra Deposit or Guarantor Required)
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
No RiskScore Available	Conditional Approval (Extra Deposit or Guarantor Required)

INCOME CRITERIA

Rent-To-Income Ratio	Result
Ratio less than or equal to 40%	Accept
Ratio between X% - X%	N/A
Ratio more than 40%	Conditional Approval (Extra Deposit or Guarantor Required)

EMPLOYMENT/RESIDENCY CRITERIA

Length Of History	Employment	Residency	Result
	at least X months	at least X months	N/A
	less than X months	less than X months	N/A
	-	No Residency History	N/A
	A Negative History	A Negative History	Decline

APARTMENT COMMUNITY FILTER

Scoring Criteria	
Sum of Balances in last 48 months exceeding \$200	Decline
X or more (on credit report)	N/A

UTILITY RELATED COLLECTIONS OR JUDGMENTS

Scoring Criteria	Scoring Criteria
Sum of Balances in last X months exceeding \$X	N/A
X or more (on credit report)	N/A
Exclude from Scoring	N/A

NOVA INTERNATIONAL CREDIT

Minimum Credit Score	New Result
XXX	N/A

CRIMINAL SCORING POLICY

Product	PREMIUM NATIONAL CRIMINAL (INCLUDING NATIONAL SEX OFFENDER REGISTRY)
Activation Date	N/A
Revision Date	N/A

NATIONAL SEX OFFENDER REGISTRY RECORDS

National Sex Offender Record Found	Decline
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CRIMINAL RECORDS						
Offenses	Felony (Years)	Pending Felony (1 Year)	Misdemeanor (Years)	Pending Misdemeanor (1 Year)	Patterns Of Misdemeanor	Return Records
1) Alcohol Related	7	x	2	x		ALWAYS
2) Arson	10	x	3	x		ALWAYS
3a) Assault and Battery I	7	x	3	x		ALWAYS
3b) Assault and Battery II	7	x	3	x		ALWAYS
4) Bad Checks	7	x	3	x		ALWAYS
5a) Burglary I	7	x	3	x		ALWAYS
5b) Burglary II	7	x	3	x		ALWAYS
6) Crimes Against Animals	7	x	3	x		ALWAYS
7) Crimes Against Children	10	x	3	x		ALWAYS
8) Crimes Against Gov't	7	x	3	x		ALWAYS
9) Cyber Crimes	7	x	3	x		ALWAYS
10) Destruction of Property	7	x	3	x		ALWAYS
11) Disturbance of Peace	7	x	3	x		ALWAYS
12) Domestic Crimes	7	x	3	x		ALWAYS
13a) Drug Offenses I	7	x	3	x		ALWAYS
13b) Drug Offenses II	7	x	3	x		ALWAYS
14a) Drug Offenses III	7	x	3	x		ALWAYS
14b) Drug Offenses IV	7	x	3	x		ALWAYS
14c) Drug Offenses V	7	x	3	x		ALWAYS
14d) Drug Offenses VI	7	x	3	x		ALWAYS
14e) Drug Offenses VII	7	x	3	x		ALWAYS
15) Embezzlement	7	x	3	x		ALWAYS
16a) Fraud I	7	x	3	x		ALWAYS
16b) Fraud II	7	x	3	x		ALWAYS
17) Gambling	7	x	3	x		ALWAYS
18) Harassment	7	x	3	x		ALWAYS
19a) Homicide I	10	x	3	x		ALWAYS
19b) Homicide II	10	x	3	x		ALWAYS
19c) Homicide III	10	x	3	x		ALWAYS
19d) Homicide IV	10	x	3	x		ALWAYS
20a) Kidnapping I	10	x	3	x		ALWAYS
20b) Kidnapping II	10	x	3	x		ALWAYS
21) Organized Crime	10	x	3	x		ALWAYS
22) OUI, OVI, DWI	7	x	3	x		ALWAYS
23) Petit Theft	5	x	3	x		ALWAYS
24) Purposely Obstructs the Law	7	x	3	x		ALWAYS
25) Robbery	7	x	3	x		ALWAYS
26) Sex Crimes - Other	10	x	3	x		ALWAYS
27a) Sex Crimes Against a Person	10	x	3	x		ALWAYS
27b) Sex Crimes Against a Child	10	x	3	x		ALWAYS
28) Theft/Larceny	7	x	3	x		ALWAYS
29) Traffic Violations	0	x	-	-		ALWAYS
30) Trespassing	3	x	1	x		ALWAYS
31a) Weapons Related I	3	x	3	x		ALWAYS
31b) Weapons Related II	3	x	3	x		ALWAYS
32) Incarceration (Due to Conviction) Release Date	10	-	3	-		ALWAYS
33) Any Offense Not Listed	7	x	3	x		ALWAYS

HOUSING CRITERIA

Rental History	Problem Type	Quantity	Timeframe (Months)	Minimum Value	Result
	Late Payments	N/A	N/A	-	N/A
	NSFs	N/A	N/A	-	N/A
	Outstanding Balances	3	48	-	Decline
	Write-Offs	-	60	\$100	Decline
	Collections	-	60	\$100	Decline

CIVIL COURT RECORDS

Civil Court Records	Problem Type	Quantity	Timeframe	Minimum Value	Result
	Monetary Judgments (Note: Judgment amount may include attorney or court fees or costs.)	2	60 Months	\$300	Decline
	Possession Judgments (e.g., unlawful detainer, eviction, etc.)	1	36 Months	-	Decline
Dispute Exception	N/A				

REEVALUATION INSTRUCTIONS

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GROUP SCORING INSTRUCTIONS

Use Average Score of Group

Note: If any group member does not meet property requirements for Criminal History, Civil Court History, Rental History, Apartment Community or Utility Provider Collections, or Negative Residency Verifications, the group application result will state that the group does not meet the property's requirements.

SPECIAL INSTRUCTIONS

N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A

CORPORATE APPLICATION SCORING CRITERIA

N/A	N/A
N/A	N/A
N/A	N/A
Notes	N/A

DISCLAIMER

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