

POLICY DETAILS

Company Code:	MTSGP	Company Name:	Meritus Property Group, LLC	Credit Product:	Standard	Credit Policy:	666
Applies To:	Filter-Only +VOI - Applications	Policy Name:	MTSGP01	Created Date:	01/08/2024		

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 VOI.
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
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
XXX-XXX	N/A
No RiskScore Available	N/A

INCOME CRITERIA

Rent-To-Income Ratio	Result
Ratio less than or equal to X%	N/A
Ratio between X% - X%	N/A
Ratio more than X%	N/A

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 X months exceeding \$X	N/A
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	N/A
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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	N/A	N/A	N/A	N/A		N/A
2) Arson	N/A	N/A	N/A	N/A		N/A
3a) Assault and Battery I	N/A	N/A	N/A	N/A		N/A
3b) Assault and Battery II	N/A	N/A	N/A	N/A		N/A
4) Bad Checks	N/A	N/A	N/A	N/A		N/A
5a) Burglary I	N/A	N/A	N/A	N/A		N/A
5b) Burglary II	N/A	N/A	N/A	N/A		N/A
6) Crimes Against Animals	N/A	N/A	N/A	N/A		N/A
7) Crimes Against Children	N/A	N/A	N/A	N/A		N/A
8) Crimes Against Gov't	N/A	N/A	N/A	N/A		N/A
9) Cyber Crimes	N/A	N/A	N/A	N/A		N/A
10) Destruction of Property	N/A	N/A	N/A	N/A		N/A
11) Disturbance of Peace	N/A	N/A	N/A	N/A		N/A
12) Domestic Crimes	N/A	N/A	N/A	N/A		N/A
13a) Drug Offenses I	N/A	N/A	N/A	N/A		N/A
13b) Drug Offenses II	N/A	N/A	N/A	N/A		N/A
14a) Drug Offenses III	N/A	N/A	N/A	N/A		N/A
14b) Drug Offenses IV	N/A	N/A	N/A	N/A		N/A
14c) Drug Offenses V	N/A	N/A	N/A	N/A		N/A
14d) Drug Offenses VI	N/A	N/A	N/A	N/A		N/A
14e) Drug Offenses VII	N/A	N/A	N/A	N/A		N/A
15) Embezzlement	N/A	N/A	N/A	N/A		N/A
16a) Fraud I	N/A	N/A	N/A	N/A		N/A
16b) Fraud II	N/A	N/A	N/A	N/A		N/A
17) Gambling	N/A	N/A	N/A	N/A		N/A
18) Harassment	N/A	N/A	N/A	N/A		N/A
19a) Homicide I	N/A	N/A	N/A	N/A		N/A
19b) Homicide II	N/A	N/A	N/A	N/A		N/A
19c) Homicide III	N/A	N/A	N/A	N/A		N/A
19d) Homicide IV	N/A	N/A	N/A	N/A		N/A
20a) Kidnapping I	N/A	N/A	N/A	N/A		N/A
20b) Kidnapping II	N/A	N/A	N/A	N/A		N/A
21) Organized Crime	N/A	N/A	N/A	N/A		N/A
22) OUI, OVI, DWI	N/A	N/A	N/A	N/A		N/A
23) Petit Theft	N/A	N/A	N/A	N/A		N/A
24) Purposely Obstructs the Law	N/A	N/A	N/A	N/A		N/A
25) Robbery	N/A	N/A	N/A	N/A		N/A
26) Sex Crimes - Other	N/A	N/A	N/A	N/A		N/A
27a) Sex Crimes Against a Person	N/A	N/A	N/A	N/A		N/A
27b) Sex Crimes Against a Child	N/A	N/A	N/A	N/A		N/A
28) Theft/Larceny	N/A	N/A	N/A	N/A		N/A
29) Traffic Violations	N/A	N/A	-	-		N/A
30) Trespassing	N/A	N/A	N/A	N/A		N/A
31a) Weapons Related I	N/A	N/A	N/A	N/A		N/A
31b) Weapons Related II	N/A	N/A	N/A	N/A		N/A
32) Incarceration (Due to Conviction) Release Date	N/A	-	N/A	-		N/A
33) Any Offense Not Listed	N/A	N/A	N/A	N/A		N/A

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	N/A	N/A	-	N/A
	Write-Offs	-	N/A	\$	N/A
	Collections	-	N/A	\$	N/A

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.)	N/A	N/A	\$	N/A
	Possession Judgments (e.g., unlawful detainer, eviction, etc.)	N/A	N/A	-	N/A
Dispute Exception	N/A				

REEVALUATION INSTRUCTIONS

N/A
N/A

GROUP SCORING INSTRUCTIONS

N/A
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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