RENTAL CRITERIA SCORING SYSTEM

Address: **18319 Pin Oak Lake Dr.**
Richmond, TX 77407

For each applicant and co-applicant

1. Credit Score	Below 600	600-620	621-640	650-670	671-680	681-700	701-720	721-740	741+
Criteria Points	Not Qualified	Not Qualified	0	2	4	5	7	8	9
Category Points									
2. Rental History or home ownership history	None	1 year	2 years	3 years	4 years	5 years	6+ years		
Criteria Points	Not Qualified	1	2	3	4	5	6		
Category Points									
3. Current Employment History or source of income *	None	1 year	2 years	3 years	4 years	5 years	6+ years		
Criteria Points	Not Qualified	1	2	3	4	5	7		
Category Points									
4. Income x rent	0x	1x	2x	3x	4x	5x+			
Criteria Points	Not Qualified	0	0	1	3	5			
Category Points									
Applicant Total Points									

Notes:

*In case applicant is not employed, applicant to provide proof of consistent alternate source of income.
Consistent alternate source of income would be input in scoring field as applicable for duration of time.

-In case of scoring tie, priority will be given to better financial terms offered, date application received, credit score and rental history.
-In case of co-applicants, scores of co-applicants will be averaged.
-In case income of co-applicants is not individually sufficient to meet 3x income to rent ratio, incomes of co-applicants can be combined to meet requirement however, additional deposits would be required.
-In case credit score of one or more co-applicants is below 650, additional deposits would be required.

Disqualification:
-Criminal Record
-Bankruptcy in past 2 years
-Foreclosure in past 2 years
-Eviction
-Past late rental payments or mortgage payments will result in reduction of points (0.5 per occurance)
-Numerous late rental/mortgage payments in past would disqualify applicant.
-Negative Rental and/or employment references might disqualify applicant.