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Rental Score vs Credit Score Disclaimer

There is a BIG Difference!

> Credit Score: A number calculated from a complicated mathematical formula, that is used to rate ability to repay credit, thereby assessing risk and determining an appropriate credit line, loan amount etc. There are hundreds of these formulas, all different, designed for various reasons such as student loans, house loans, etc.

> Rental Score: A number calculated from a complicated mathematical formula, that is used to rate ability to pay bills timely, thereby assessing risk in terms of late payments, evictions, etc.

> This means that an individual could have many different scores that could vary by several points, even by 200 or more.

Kameron Your Realtor Mgmt uses "Smart Move", which uses the TransUnion Resident score

- This is NOT the trademarked FICO Score
- This is NOT the Experian credit score
- This is NOT a score used by financial institutions to base a line of credit on.
- This is a score specifically designed to evaluate rental applicants.

ResidentScore prospective tenants are awarded a rating from 350-850, with 850 being the best possible score. The score is generally made up 5 factors (actual score elements may vary based on specific tenants being scored):

1. Payment History
2. Credit Utilization
3. Credit History
4. Credit Availability
5. Inquires