

# Mohr Properties - Screening Criteria and Rating Chart

Requirement	S Accepted Standard Deposit (all S ratings)	E Accepted Enhanced Deposit (all S ratings and only one E rating)	D Declined
Proof of Identification	<ul style="list-style-type: none"> <li>approved form</li> </ul>	<ul style="list-style-type: none"> <li>no exceptions</li> </ul>	<ul style="list-style-type: none"> <li>no identification</li> <li>improper form of identification</li> <li>identification not applicant</li> </ul>
RHAWA Credit and Screening Report	<ul style="list-style-type: none"> <li>completed and \$45 non-refundable fee paid</li> </ul>	<ul style="list-style-type: none"> <li>no exceptions</li> </ul>	<ul style="list-style-type: none"> <li>expired application invitation</li> </ul>
Application Agreement - includes a <ul style="list-style-type: none"> <li>list of the required documentation</li> <li>Reasonable Accommodation section</li> <li>policy on tenant screening reports</li> </ul>	<ul style="list-style-type: none"> <li>100% complete, legible and signed; AND,</li> <li>100% documentation submitted; AND,</li> <li>100% matched to screening</li> </ul>	<ul style="list-style-type: none"> <li>100% complete, legible and signed</li> <li>100% documentation submitted</li> <li>insignificant variation between application and screening</li> </ul>	<ul style="list-style-type: none"> <li>application incomplete, illegible or unsigned</li> <li>application varies from screening</li> <li>documents incomplete or illicit</li> <li>documents not submitted on time</li> </ul>
Release of Rental History	<ul style="list-style-type: none"> <li>3 or more most recent consecutive years of Rental History; AND,</li> <li>Qualifying Rental History is excellent; AND,</li> <li>no prior evictions</li> </ul>	<ul style="list-style-type: none"> <li>2 or more most recent consecutive years of Rental History; AND,</li> <li>Qualifying Rental History is excellent; AND,</li> <li>prior eviction over 10 years ago and reviewed on case by case basis</li> </ul>	<ul style="list-style-type: none"> <li>less than Enhanced Acceptance</li> <li>falsifying Rental History</li> <li>documents incomplete or illicit</li> <li>documents not submitted on time</li> </ul>
Proof of Banking Relationship	<ul style="list-style-type: none"> <li>longer than 3 most current consecutive years Banking Relationship; AND,</li> <li>Qualifying Banking Relationship is excellent</li> </ul>	<ul style="list-style-type: none"> <li>longer than 3 most current consecutive years Banking Relationship; AND,</li> <li>longer than 2 years with no negative banking comments; prior years no more than 2 NSF's or 2 overdrafts</li> </ul>	<ul style="list-style-type: none"> <li>less than Enhanced Acceptance</li> <li>documents incomplete or illicit</li> <li>documents not submitted on time</li> </ul>
Proof of Wages or Sufficient Income	<ul style="list-style-type: none"> <li>Funds must be from a completely legal source.</li> <li>3 most current consecutive years work with same employer, in the same trade, at qualifying earning rate; OR</li> <li>4 most current consecutive years work with different employers, in the same trade, at the qualifying earning rate; OR,</li> <li>5 most current, consecutive years with funds at the qualifying rate</li> </ul>	<ul style="list-style-type: none"> <li>Funds must be from a completely legal source.</li> <li>2 legal, current, prior consecutive years work with same employer, in the same legal trade, at qualifying earning rate; OR,</li> <li>3 legal, current, prior, consecutive years work with different employers, in the same legal trade, at the qualifying earning rate; OR,</li> <li>4 most current, consecutive years with funds at the qualifying earning rate</li> </ul>	<ul style="list-style-type: none"> <li>less than Enhanced Acceptance</li> <li>documents incomplete or illicit</li> <li>documents not submitted on time</li> </ul>
Income Qualification	<ul style="list-style-type: none"> <li>Current income 3 times the amount of rent; AND</li> <li>Committed Debt to Income Ratio less than 36% or have \$2,000 clear after committed expenses</li> </ul>	<ul style="list-style-type: none"> <li>Income 2 times the amount of rent; AND</li> <li>Committed Debt to Income Ratio between 36% and 43% or have \$1,500 clear after committed expenses</li> </ul>	<ul style="list-style-type: none"> <li>less than Enhanced Acceptance</li> <li>documents not submitted on time</li> </ul>
Credit Score <ul style="list-style-type: none"> <li>The Application Agreement states the name and address of the consumer reporting agency and lists the applicant's rights in the event of denial or adverse action.</li> </ul>	<ul style="list-style-type: none"> <li>Transunion credit score above 759; AND,</li> <li>minimum of 3 tradelines; AND,</li> <li>qualifying tradelines open for 5 years; AND,</li> <li>qualifying tradelines rated current for 5 years; AND,</li> <li>all credit report comments positive</li> </ul>	<ul style="list-style-type: none"> <li>Transunion credit score of between 758 and 675; AND,</li> <li>minimum of 2 tradelines; AND,</li> <li>qualifying tradelines open for 3 years; AND,</li> <li>qualifying tradelines rated current for 3 years; AND,</li> <li>insignificant negative credit report comments</li> </ul>	<ul style="list-style-type: none"> <li>less than Enhanced Acceptance</li> <li>Collections, Skip Cannot Locate (SCNL), Charge Off, Foreclosure, Repossession, Garnishments, and/or Bankruptcy</li> </ul>
National Sex Offender List	<ul style="list-style-type: none"> <li>no offenses</li> </ul>	<ul style="list-style-type: none"> <li>no exceptions</li> </ul>	<ul style="list-style-type: none"> <li>Any offenses</li> </ul>
All Legally Obtained Sources	<ul style="list-style-type: none"> <li>any negative comment that would present a legitimate business reason for denying tenancy</li> </ul>	<ul style="list-style-type: none"> <li>minor negative comments that would present a legitimate business reason for denying tenancy</li> </ul>	<ul style="list-style-type: none"> <li>less than Enhanced Acceptance</li> </ul>