

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 Adverse Action Letter
Proof of Identification	<ul style="list-style-type: none"> approved form as required by TransUnion www.mysmartmove.com 	<ul style="list-style-type: none"> no exceptions 	<ul style="list-style-type: none"> no identification improper form of identification identification not applicant
TransUnion Tenant Screening Report	<ul style="list-style-type: none"> report submittal older than 48 hours non-refundable \$47 STCWON fee paid 	<ul style="list-style-type: none"> no exceptions 	<ul style="list-style-type: none"> no approved tenant screening report screening report aged over 48 hours
Comprehensive reusable tenant screening reports are not accepted. Only TransUnion SmartMove Smart Check Premium reports offered to applicant by invitation only are accepted.			
Application Agreement Including Submittals	<ul style="list-style-type: none"> 100% complete, legible and signed; AND, 	<ul style="list-style-type: none"> no exceptions 	<ul style="list-style-type: none"> application incomplete, illegible, unsigned
	<ul style="list-style-type: none"> 100% documentation submitted; AND, 	<ul style="list-style-type: none"> no exceptions 	<ul style="list-style-type: none"> documents incomplete or illicit
	<ul style="list-style-type: none"> 100% Application matching screening 	<ul style="list-style-type: none"> insignificant variation between application and screening 	<ul style="list-style-type: none"> application varies significantly from screening
Release of Rental History	<ul style="list-style-type: none"> 3 or more most recent consecutive years of self-reliant Rental History; AND, 	<ul style="list-style-type: none"> 2 or more most recent consecutive years of self-reliant Rental History; AND, 	<ul style="list-style-type: none"> less than 2 years self-reliant Rental History falsifying Rental History
	<ul style="list-style-type: none"> 3 or more years Rental History rated excellent; AND, 	<ul style="list-style-type: none"> 2 years Rental History is rated excellent; AND, 	<ul style="list-style-type: none"> less than excellent Rental History rating
	<ul style="list-style-type: none"> no prior evictions 	<ul style="list-style-type: none"> prior eviction over 10 years ago circumstances reviewed on case by case basis 	<ul style="list-style-type: none"> recent and problematic evictions
Proof of Banking Relationship	<ul style="list-style-type: none"> longer than 3 most current, consecutive years banking relationship; AND, 	<ul style="list-style-type: none"> between 2 and 3 most current, consecutive years banking relationship; AND, 	<ul style="list-style-type: none"> less than 2 most current, consecutive years banking relationship
	<ul style="list-style-type: none"> excellent banking relationship 	<ul style="list-style-type: none"> more than 3 years since negative banking issue circumstances reviewed on case by case basis 	<ul style="list-style-type: none"> less than 3 years since negative banking issue
Proof of Wages or Sufficient Income	<ul style="list-style-type: none"> Funds must be from a documented legal source 	<ul style="list-style-type: none"> No exceptions 	<ul style="list-style-type: none"> Funds from an illicit or unknown source
	<ul style="list-style-type: none"> 3 most current consecutive years work with same employer, in the same trade, at qualifying earning rate; OR 	<ul style="list-style-type: none"> 2 most current consecutive years work with same employer, in the same trade, at qualifying earning rate; OR 	<ul style="list-style-type: none"> less than Enhanced Acceptance
	<ul style="list-style-type: none"> 4 most current consecutive years work with different employers, in the same trade, at the qualifying earning rate; OR, 	<ul style="list-style-type: none"> 3 most current consecutive years work with different employers, in the same trade, at the qualifying earning rate; OR, 	<ul style="list-style-type: none"> less than Enhanced Acceptance
	<ul style="list-style-type: none"> 5 legal, current, prior, consecutive years legal income at the qualifying earning rate 	<ul style="list-style-type: none"> 4 legal, current, prior, consecutive years legal income at the qualifying earning rate 	<ul style="list-style-type: none"> less than Enhanced Acceptance
Income Qualification	<ul style="list-style-type: none"> Current income 3 times the amount of rent; AND 	<ul style="list-style-type: none"> Income 2 times the amount of rent 	<ul style="list-style-type: none"> income less than 2 times amount of rent
	<ul style="list-style-type: none"> Committed Debt to Income Ratio less than 36% or have \$2,000 clear after committed expenses 	<ul style="list-style-type: none"> Committed Debt to Income Ratio between 37% and 43% or have \$1,500 clear after committed expenses 	<ul style="list-style-type: none"> committed debt to income ratio above 43% and less than \$1,500 clear after expenses
Credit Score	<ul style="list-style-type: none"> Transunion credit score above 759; AND, 	<ul style="list-style-type: none"> Transunion credit score of 759 to 675; AND, 	<ul style="list-style-type: none"> Transunion credit score less than 675
	<ul style="list-style-type: none"> minimum of 3 tradelines; AND, 	<ul style="list-style-type: none"> between 1 and 2 tradelines; AND, 	<ul style="list-style-type: none"> less than 1 tradelines
	<ul style="list-style-type: none"> all tradelines open for 5 years; AND, 	<ul style="list-style-type: none"> all tradelines open for 3 years; AND, 	<ul style="list-style-type: none"> tradelines open for less than 3 years
	<ul style="list-style-type: none"> all tradelines rated current for 5 years; AND, 	<ul style="list-style-type: none"> all tradelines rated current for 3 years; AND, 	<ul style="list-style-type: none"> tradelines rated current for less than 3 yrs
	<ul style="list-style-type: none"> all credit report comments positive 	<ul style="list-style-type: none"> insignificant negative credit report comments 	<ul style="list-style-type: none"> significant negative credit report comments
National Sex Offender List	<ul style="list-style-type: none"> no offenses 	<ul style="list-style-type: none"> no offenses 	<ul style="list-style-type: none"> Any offenses
All Legally Obtained Sources	<ul style="list-style-type: none"> no negative comments that would present a legitimate business reason for denying tenancy 	<ul style="list-style-type: none"> minor negative comments that would present a legitimate business reason for denying tenancy 	<ul style="list-style-type: none"> significant or numerous negative comments