# Tenant Score Card Easy Set Up

The Tenant Scorecard is a simple, powerful recommendation tool for account holders. By harnessing the data provided by your tenants' credit report, the score card provides an automated means to quickly and efficiently analyze the credit history of applicants. In turn, our Tenant Score Card generates a "pass", "fail", or "conditional" recommendation based on YOUR customizable criteria.

**Simply set up your customized criteria by answering the questions below.**

**Please fax completed form to 855-244-2401 or Email to info@tenantreports.com**

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TenantReports.com Client ID #_____ Company Name_____

Contact Name:_____ Email_____ Phone_____

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Criteria Selection

Note* any criteria (in bold) left blank will default to industry standard recommendations

**Conditional Approval Criteria** ___ (Check to include this criteria on your ScoreCard and answer questions below)

1. The feature allows you to pass applicants that get failing scores by setting up your guideline for renting to screened applicant. ( Circle one)
    a. Conditional approval requires double deposit
    b. Conditional approval requires triple deposit
    c. Other _____

**Credit Score Criteria** ___ (Check to include this criteria on your ScoreCard and answer questions below)

2. Specify Credit Score Range that is ACCEPTABLE to you
    From _____ to _____
3. If a credit score is "Not Reported" do you want them to FAIL Automatically
    Circle One          **YES          NO**

**Income to Rent Criteria** ___ (Check to include this criteria on your ScoreCard and answer questions below)

4. How much monthly income should they make compared to their monthly rent?

Please Circle Minimum Multiplier Ratio (Industry standards minimum 3 times the rent)

**1½ 2  3  4 Other _____**

**Income to Debt Criteria** ___ (Check to include this criteria on your ScoreCard and answer questions below)

5. How much monthly income should they make compared to their monthly debt?

Please Circle Minimum Multiplier Ratio (Industry standards minimum 2 times the debt)

**1½ 2  3  4 Other_____**

**Income to Rent & Debt Criteria** ____(Check to include this criteria on your ScoreCard and answer questions below)

6.  How much monthly income should they make compared to their monthly debt?

Please Circle Minimum Multiplier Ratio (Industry standards minimum 1.5 times Rent & Debt)

**1½  2  3  4 Other_____**

**Reported Derogatory Timeline Criteria**____(Check to include this criteria on your ScoreCard and answer questions below)

7.  Please select how far back you wish to have **delinquencies, charge-offs**, **and collections** reported.
    a.  Only current
    b.  Past 6 Months
    c.  Past 12 Months
    d.  Past 18 Months
    e.  Past 24 Months
    f.  All Reportable Records

8.  **These delinquent accounts should be ignored**

(Circle any of the options you want ignored)

    A.  Education / Student Loans
    B.  Medical Accounts

**Reported Delinquent Account Criteria**____(Check to include this criteria on your ScoreCard and answer questions below)

9.  Fail on number of delinquent accounts ( Circle One)
    a.  1 or more
    b.  2 or more
    c.  3 or more
    d.  4 or more
    e.  5 or more

**Reported Collections / Charge Off Criteria**____(Check to include this criteria on your ScoreCard and answer questions

10.  Fail on number of Collections/ Charge-offs accounts ( Circle One)
    a.  1 or more
    b.  2 or more
    c.  3 or more
    d.  4 or more
    e.  5 or more

**Bankruptcy Criteria** ____(Check to include this criteria on your ScoreCard and answer questions

11.  There should be NO bankruptcy records within the past _____ Years ( Enter Number)
Note** Any reportable bankruptcy within selected time frame will default to a fail composite.