DEFAULT MREI CORPORATION CRITERIA

Normal Applications		Importance
Ability to Pay Rent		
Minimum monthly gross income-to-rent ratio = 2.5 _{Assets may not contribute to the qualifying income}		Extremely
Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: $1,000.00		Extremely
Credit History		
Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%		Extremely
Maximum balance of unpaid collections (includes past due accounts): $200.00		Extremely
Bankruptcy permitted: If cleared		Extremely
Residency History		
No landlord tenant court records or unpaid landlord collections: Any number in the last 7 years		Extremely
Criminal History: Felony Convictions		
Alcohol	None in the last 9 years	Pass/Fail
Bad Check	None in the last 9 years	Pass/Fail
Criminal - Other	None in the last 9 years	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Marijuana Use	None in the last 9 years	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	None in the last 9 years	Pass/Fail
Fraud	None in the last 9 years	Pass/Fail
Government Obstruction	None in the last 9 years	Pass/Fail
Kidnapping	None ever	Pass/Fail
License	None in the last 9 years	Pass/Fail

Motor Vehicle	None in the last 9 years	Pass/Fail
Property - Destruction Related	None in the last 9 years	Pass/Fail
Property - Other	None in the last 9 years	Pass/Fail
Property - Theft Related	None in the last 9 years	Pass/Fail
Prostitution	None in the last 9 years	Pass/Fail
Sex Offense - Coerced	None ever	Pass/Fail
Sex Offense - Willful	None ever	Pass/Fail
Society - Other	None in the last 9 years	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Wildlife	None ever	Pass/Fail
Criminal History: Misdemeanor Convictions		
Alcohol	No more than 1 ever	Pass/Fail
Bad Check	None ever	Pass/Fail
Criminal - Other	None ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Marijuana Use	No more than 1 ever	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	None ever	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail
License	No more than 1 ever	Pass/Fail
Motor Vehicle	No more than 1 ever	Pass/Fail

Property - Destruction Related	None ever	Pass/Fail
Property - Other	None ever	Pass/Fail
Property - Theft Related	None ever	Pass/Fail
Prostitution	None ever	Pass/Fail
Sex Offense - Coerced	None ever	Pass/Fail
Sex Offense - Willful	None ever	Pass/Fail
Society - Other	None ever	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Wildlife	None ever	Pass/Fail
May not be a registered sex offender		Pass/Fail

The credit decision settings above are configured by the property manager. Based on these settings and other credit data, On-Site Manager, Inc. will calculate a score between 0 and 10 for the application. This score describes the degree to which the applicant meets the criteria. The meaning of the scores is described below:

Score	Recommendation	Explanation
0.0 - 4.9	Decline	Fails to meet the credit decision settings above.
5.0 - 6.9	Maybe	Fails to meet the credit decision settings above.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above.
		Please Note: Guarantors must qualify unconditionally (a score of 7.0 or higher).