

# DEFAULT MREI CORPORATION CRITERIA

Normal Applications		Importance
<b><i>Ability to Pay Rent</i></b>		
Minimum monthly gross income-to-rent ratio = 2.75		Pass/Fail
<small>Assets may not contribute to the qualifying income</small>		
<b><i>Credit History (Auto-Score)</i></b>		
No Credit		Not Considered
Foreclosures		Pass/Conditional
Utility Collections		Pass/Conditional
Rental Collections: Any Unpaid in the last 5 years		Pass/Conditional
Bankruptcy permitted: More than 1 year ago		Pass/Conditional
Recommendation for Auto Criteria: Maybe		
<b><i>Residency History</i></b>		
Landlord Tenant Court Records: Any number in the last 7 years		Pass/Fail
<b><i>Criminal History: Felony Convictions</i></b>		
Alcohol	No more than 1 in the last 3 years	Pass/Fail
Bad Check	None in the last 7 years	Pass/Fail
Criminal - Other	None in the last 5 years	Pass/Fail
Drug - Manufacturing/Distribution	None in the last 5 years	Pass/Fail
Drug - Marijuana Use	No more than 1 in the last 5 years	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	No more than 1 in the last 5 years	Pass/Fail
Fraud	None in the last 7 years	Pass/Fail
Government Obstruction	No more than 1 in the last 7 years	Pass/Fail

Kidnapping	None ever	Pass/Fail
Property - Destruction Related	None in the last 7 years	Pass/Fail
Property - Other	None in the last 7 years	Pass/Fail
Property - Theft Related	None in the last 7 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 7 years	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None in the last 15 years	Pass/Fail
Weapons	None ever	Pass/Fail
Wildlife	None ever	Pass/Fail
<b><i>Criminal History: Misdemeanor Convictions</i></b>		
Bad Check	No more than 1 ever	Pass/Fail
Criminal - Other	No more than 1 in the last 2 years	Pass/Fail
Drug - Manufacturing/Distribution	No more than 1 in the last 5 years	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Fraud	None in the last 7 years	Pass/Fail
Kidnapping	None ever	Pass/Fail
Property - Destruction Related	None in the last 7 years	Pass/Fail
Property - Theft Related	None in the last 7 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
Violent - Fatal	None ever	Pass/Fail

Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Wildlife	None ever	Pass/Fail
Alcohol	-	Not Considered
Drug - Marijuana Use	-	Not Considered
Drug - Use	-	Not Considered
Government Obstruction	-	Not Considered
Property - Other	-	Not Considered
Society - Other	-	Not Considered
May not be a registered sex offender		Pass/Fail

The credit decision settings above are configured by the property manager.

## Normal Applications

Score	Recommendation	Explanation
1 - 449	Decline	Fails to meet the credit decision settings above.
450 - 575	Maybe	
576 - 1000	Accept	Meets or exceeds credit decision settings above.

## Guarantors

Score	Recommendation	Explanation
1 - 449	Decline	Fails to meet the credit decision settings above.
450 - 600	Maybe	
601 - 1000	Accept	Meets or exceeds credit decision settings above.