

# Tenant Scorecard

Tenant Scorecards provide meaningful credit information to home-based landlords who are unable to obtain credit reports from the three bureaus. Credit reports are actually run through Transunion, but the results are reported through a pass/fail format as defined below.

This service is instant and serves as a measure of credit worthiness as well as establishing a consistent standard of acceptance or denial. The values are also customizable so landlords can increase or decrease values as they desire.

	Fail	Conditional	Pass
Credit Score	Below 580	580 to 640	Above 640
Income to Rent	Below 2:1	2:1 to 3:1	Above 3:1
Income to Debt	Below .67:1	.67:1 to 1:1	Above 1:1
Delinquent Accounts	Above 4	4 to 2	Below 2
Collections/Charge Offs	Above 4	4 to 2	Below 2
Bankruptcy Records	If within 2 years		