

## APPLICANT INFORMATION

APPLICANT	CONSUMER, JON	SOC SEC	999-99-9990	DOB	01/01/1974
ADDRESS	10655 N BIRCH ST	CITY&T/ZIP	LOS ANGELES, CA 90068		

## OTHER SERVICES

### TENANT CLEAR

DECISION APPROVE  
 NAME(S) SEARCHED CONSUMER, JON (12679)  
 DOB(S) SEARCHED 01/01/1974

	RESULTS	RECOMMENDATION
PROPOSED RENT	1100	N/A
STATED MONTHLY INCOME	3600	N/A
CREDIT SCORE	712	PASS
BANKRUPTCY (7 YEARS)	NONE REPORTED	PASS
DELINQUENT ACCOUNTS (6 MONTHS)	0.0%	PASS
COLLECTION/CHARGE OFF	0.0%	PASS
INCOME TO RENT RATIO	3.27:1	PASS
INCOME TO DEBT RATIO	13.48:1	PASS
OVERALL COMPOSITE		PASS

COMMENTS

### PASS/CONDITIONAL/FAIL CRITERIA AND THRESHOLDS

**Credit Score:**

A FICO score of

- Pass: > 650
- Conditional: 580-649
- Fail: < 580

**Rent to Pre-Tax Income ( $\frac{\text{Rent}}{\text{Stated Earnings}}$ ):**

- Pass: Rent < 40% of income (income at least 2.5 times greater than rent)
- Conditional: Rent = 40 to 50% of income
- Fail: Rent > 50% of income

**Minimum Monthly Debt Payment to Pre-Tax Stated Income ( $\frac{\text{Min Payment}}{\text{Stated Earnings}}$ ):**

- Pass: Monthly Payment(s) < 33.33% of income (income at least 3 times rent)
- Conditional: Monthly Payment(s) = 33.33%-100% of income
- Fail: Monthly Payment(s) > 100% of income

**Delinquent Accounts in the Past 6 months:**

- Pass: < 10% of accounts
- Conditional: 10-20% of accounts
- Fail: > 20% of accounts

**Collection/Charge-off Accounts:**

- Pass: # of accounts in Collections/Charge-Offs  $\leq$  10% of open accounts (less than or equal to 10% of open accounts are either Collections or Charge-Offs)
- Conditional: # of accounts in Collections/Charge-offs = 11-20% of open accounts
- Fail: # of accounts in Collections/Charge-Offs > 20% of open accounts

**Bankruptcy Records: Bankruptcies in the last 7 years**

- Pass: No Bankruptcy records
- Conditional: 1 or more record