

MARKET GATEWAY

Normal Applications		Importance
<i>Ability to Pay Rent</i>		
Minimum monthly gross income-to-rent ratio = 2.5 <small>Assets may not contribute to the qualifying income</small>		Extremely
Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: \$1,000.00		Extremely
<i>Credit History</i>		
Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%		Moderately
Maximum balance of unpaid collections (includes past due accounts): \$1,000.00		Moderately
Bankruptcy permitted: More than 3 years ago		Very
<i>Residency History</i>		
No landlord tenant court records or unpaid landlord collections: Any number ever		Pass/Fail
<i>Criminal History: Felony Convictions</i>		
Total Considered Felony Convictions	No more than 1	Pass/Fail
Alcohol	No more than 1 in the last 7 years	Pass/Fail
Bad Check	None ever	Pass/Fail
Criminal - Other	None ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	No more than 1 ever	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail
Motor Vehicle	No more than 1 in the last 7 years	Pass/Fail

Property - Destruction Related	None ever	Pass/Fail
Property - Other	None ever	Pass/Fail
Property - Theft Related	None ever	Pass/Fail
Prostitution	No more than 1 in the last 7 years	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
Drug - Marijuana Use	-	Not Considered
License	-	Not Considered
Wildlife	-	Not Considered
<i>Criminal History: Misdemeanor Convictions</i>		
Total Considered Misdemeanor Convictions	No more than 2	Pass/Fail
Bad Check	No more than 1 in the last 7 years	Pass/Fail
Criminal - Other	No more than 1 in the last 7 years	Pass/Fail
Drug - Manufacturing/Distribution	No more than 1 in the last 7 years	Pass/Fail
Drug - Meth Manufacturing	No more than 1 in the last 7 years	Pass/Fail
Drug - Use	No more than 1 in the last 7 years	Pass/Fail
Fraud	No more than 1 in the last 7 years	Pass/Fail
Government Obstruction	No more than 1 in the last 7 years	Pass/Fail
Kidnapping	No more than 1 in the last 7 years	Pass/Fail
Property - Destruction Related	No more than 1 in the last 7 years	Pass/Fail
Property - Other	No more than 1 in the last 7 years	Pass/Fail

Property - Theft Related	No more than 1 in the last 7 years	Pass/Fail
Prostitution	No more than 1 in the last 7 years	Pass/Fail
Sex Offense - Coerced	No more than 1 in the last 7 years	Pass/Fail
Sex Offense - Willful	No more than 1 in the last 7 years	Pass/Fail
Society - Other	No more than 1 in the last 7 years	Pass/Fail
Violent - Fatal	No more than 1 in the last 7 years	Pass/Fail
Violent - Non-Fatal	No more than 1 in the last 7 years	Pass/Fail
Weapons	No more than 1 in the last 7 years	Pass/Fail
Alcohol	-	Not Considered
Drug - Marijuana Use	-	Not Considered
License	-	Not Considered
Motor Vehicle	-	Not Considered
Wildlife	-	Not Considered
May not be a registered sex offender		Not Considered

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).

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Below Market Rate Applications		Importance
Ability to Pay Rent		
Below market rate: Minimum monthly gross income-to-rent ratio = 2.5		Not Considered
<small>Below market rate: Assets may not contribute to the qualifying income</small>		
Below market rate: Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: \$1,000.00		Not Considered
Credit History		
Below market rate: Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%		Not Considered
Below market rate: Maximum balance of unpaid collections (includes past due accounts): \$1,000.00		Moderately
Below market rate: Bankruptcy permitted: More than 3 years ago		Very
Residency History		
Below market rate: No landlord tenant court records or unpaid landlord collections: Any number ever		Pass/Fail
Criminal History: Felony Convictions		
Total Considered Felony Convictions	None	Pass/Fail
Alcohol	None 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	None 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

Motor Vehicle	None 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
License	-	Not Considered
Wildlife	-	Not Considered
<i>Criminal History: Misdemeanor Convictions</i>		
Total Considered Misdemeanor Convictions	No more than 1	Pass/Fail
Bad Check	No more than 1 in the last 7 years	Pass/Fail
Criminal - Other	No more than 1 in the last 7 years	Pass/Fail
Drug - Manufacturing/Distribution	No more than 1 in the last 7 years	Pass/Fail
Drug - Meth Manufacturing	No more than 1 in the last 7 years	Pass/Fail
Drug - Use	No more than 1 in the last 7 years	Pass/Fail
Fraud	No more than 1 in the last 7 years	Pass/Fail
Government Obstruction	No more than 1 in the last 7 years	Pass/Fail
Kidnapping	No more than 1 in the last 7 years	Pass/Fail
Property - Destruction Related	No more than 1 in the last 7 years	Pass/Fail
Property - Other	No more than 1 in the last 7 years	Pass/Fail

Property - Theft Related	No more than 1 in the last 7 years	Pass/Fail
Prostitution	No more than 1 in the last 7 years	Pass/Fail
Sex Offense - Coerced	No more than 1 in the last 7 years	Pass/Fail
Sex Offense - Willful	No more than 1 in the last 7 years	Pass/Fail
Society - Other	No more than 1 in the last 7 years	Pass/Fail
Violent - Fatal	No more than 1 in the last 7 years	Pass/Fail
Violent - Non-Fatal	No more than 1 in the last 7 years	Pass/Fail
Weapons	No more than 1 in the last 7 years	Pass/Fail
Alcohol	-	Not Considered
Drug - Marijuana Use	-	Not Considered
License	-	Not Considered
Motor Vehicle	-	Not Considered
Wildlife	-	Not Considered
May not be a registered sex offender		Not Considered

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