

RENTAL APPLICATION SCORING

This page explains how we will score your rental application.

NAME of applicant: _____ Applying with: _____

Property Address: _____

Antietam Realty, Inc. office staff will complete this chart, based on the information provided by the applicant. Note: a credit score less than 600 or N/A or RTI > 40% may cause automatic disqualification, regardless of overall score.

Category	0	1	2	3
Current employment / income	Less than 1 year	1-2 years	2-3 years	More than 3 years
Length of residency / rental history	Less than 1 year	12-18 months	18-24 months	2+ years
Credit (FICO) score	Below 600	601-650	651-700	700+

Category	0	2	4
Negative payment history – collections, charge-offs, late payments	Any collections within the past 12 months; any late payments	Collections older than 1 year	No collections or late payments
Rent to income ratio	40% or more	34-39%	33% or less
Criminal record	Drug charges, violent crime, destruction of property, theft, any felony	Anything that falls between none and what's listed <<<<	none

Eviction within last five years? Yes No

Explain: _____

TOTAL POSSIBLE POINTS = 21

Score 15+, no pets = approved with min. security deposit

Score 15+, with pet(s) = conditional approval per owner; additional deposit for pet(s) is required

Score 11-14 = POSSIBLE approval per owner, with double security deposit and/or co-signer and/or m-m lease

Score less than 11 = NOT APPROVED

APPLICANT Signature: _____ **Date:** _____

Applicant notified: SIGN _____ Date: _____

Letter given, if declined: _____ Date: _____