

# Ember Realty Rental Criteria Score Sheet

Category	0 Points/Denied	1 Points	2 Point	3 Points	Applicant Points
TransUnion® Resident Score	549 and below	550 – 649	650 – 699	700 or greater	
Rent to NET Income Ratio	1.99 or less	2.0 – 2.2	2.3 – 2.5	2.6 or more	
Employment History	0 – 12 months	1 – 2 years	2 – 3 years	More than 3 years	
Negative Payment History	Bankruptcy foreclosure with past 12 months	bankruptcy, foreclosure with past 18 months	bankruptcy, foreclosure with past 2 years	None	
Late Rent During Past Year	4 times or more	3 times	2 time	1 or never	
Criminal History	Sex offences, drug trafficking, violent crime, terrorism, burglary, theft, arson, vandalism	Misdemeanor within past 1 year, Any felony in past 2-5 years	Any Misdemeanor 1-2 years, felony 5-7 years ago	Any misdemeanor 1-2 years, a felony in the past 10 years or none	
Pets (If allowed)	More than two pets will be denied.	Two Pets	One Pet	No pets	

## Applicant Score Status

<b>17 to 21 points:</b>	Approved with 1-month security deposit, no additional credit fee required.
<b>12 to 16 points</b>	Conditionally Approved with 1.5-month security deposit, \$500 credit fee required.
<b>8 to 11 points</b>	Possibly Considered with 2-months security deposit, \$500 credit fee required.
<b>0 to 7 points</b>	A score below 7 points will be denied

## Possible Point Deductions

Missing Documents	Application missing documents or has incorrect personal documents – (-2 points)
Income Not Reported	Self-employed (1099) applicant income not completely reported to the IRS – (-2 points)
Employment Info	Information provided by the employer and applicant does not match – (-5 points)
Landlord Info	Information provided for past or current landlord is incorrect or missing – (-5 points)
Missing Person/Pets	Application from co-applicants/pet info is missing – (-5 points)

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Name: \_\_\_\_\_ Applicant Total Score: \_\_\_\_\_/21