



## ResidentVerify™

### Rental Application Scoring Factors

**How is my rental application scored?** There are many factors that contribute to the overall scoring process including credit, criminal, and eviction parameters. Various aspects of each parameter are used to generate an overall consumer result. The result reflects the overall risk associated with an applicant or group of applicants. The scoring result can vary based on which parameters are used by the landlord to score the applicant(s). The following information can be used to score each applicant:

- **Credit Score/Vantage Score** – A highly predictive credit risk score that maintains its accuracy over extended timeframes.
- **Collection/Charge Off Accounts** – Any outstanding balance or debt that has been transferred to a collection agency or attorney in an attempt to retrieve the monies owed.
- **Delinquent Accounts** – Any account status that is currently or was previously past due (over 30 days).
- **Bankruptcy** – All Bankruptcies filed by the applicant.
- **Proposed Rent** – Amount of financial obligation for rent
- **Monthly Income** – Total of combined income for all individuals responsible for the lease.
- **Landlord/Tenant Court Records** – eviction filings or eviction judgments
- **Criminal Records** – Multi-jurisdictional criminal background search. A manual review will be done to determine if records that are present in the applicant's file meet the landlord's established criteria. If records do not meet landlord's established criteria the application will be automatically denied regardless of the credit worthiness.

**Where can I obtain a copy of my report?** You have the right to obtain a free disclosure of your consumer file including a copy of the report, from Resident Verify, if you make a request within 60 days of the denial.

Resident Verify, LLC  
5729 Lebanon Rd. Suite 144, #327  
Frisco, TX 75034  
Phone: 866.698.0661

Experian  
P.O. Box 9701  
Allen, TX 75013  
Phone: 888.397.3742

**How can I dispute inaccurate information on my report?** If you believe any information in your report is inaccurate, you may dispute that with Resident Verify and Experian.

All rental applications are treated consistently and impartially and do not use characteristics such as race, sex, color, disability, familial status, national origin or religion as a factor.

