

Credit Check



CLIENT: Joe Landlord

Date: 4/21/2015

APPLICANT: H. Mess

CREDIT DECISION:

- Approved** Applicant has met or exceeded your minimum tenant screening requirements.
- Declined** Applicant has not met your minimum tenant screening requirements.

Rating	FICO Score	Bankruptcies	Judgments	Your Choice	Codes That Affected the Score
5 Stars	700-860	0 Bankruptcy	0 Judgments		038, 010, 018, 027
4 Stars	650-860	1 Bankruptcy	0 Judgments	✓	
3 Stars	600-860	1 Bankruptcy	0 Judgments		
2 Stars	500-860	1 Bankruptcy	1 Judgments		View the reference chart below for each code and it's explanation
1 Star	450-860	1 Bankruptcy	2 Judgments		
0 Stars	397-860	1 Bankruptcy	3+ Judgments		

Note: The number of bankruptcies and judgments is the allowable limit for an "Approved" decision

FICO CLASSIC 04 SCORING FACTORS

CODE	Explanation	CODE	Explanation
000	No adverse factor	020	Length of time since derogatory public record or collection is too short
001	Amount owed on accounts is too high	021	Amount past due on accounts
002	Level of delinquency on accounts	022	Serious delinquency
003	Proportion of loan balances to loan amounts is too high	024	No recent revolving balances
004	Lack of recent installment loan information	026	Number of bank revolving or other revolving accounts
005	Too many accounts with balances	027	Too few accounts currently paid as agreed
006	Too many consumer finance company accounts	028	Number of established accounts
007	Account payment history is too new to rate	029	No recent bankcard balances
008	Too many inquiries last 12 months	030	Time since most recent account opening is too short
009	Too many accounts recently opened	031	Amount owed on delinquent accounts
010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts	036	Payments due on accounts
011	Amount owed on revolving account is too high	038	Serious delinquency, and public record or collection filed
012	Length of time revolving accounts have been established	039	Serious delinquency
013	Time since delinquency is too recent or unknown	040	Derogatory public record or collection filed
014	Length of time accounts have been established	041	No recent retail balances
015	Lack of recent bank revolving information	042	Length of time since most recent consumer finance company account established
016	Lack of recent revolving account information	050	Lack of recent retail account information
017	No recent non-mortgage balance information	056	Amount owed on retail accounts
018	Number of accounts with delinquency	097	Lack of recent auto loan information
019	Date of last inquiry too recent		

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