

DEFAULT ALH|PODLAND REALTY LLC CRITERIA

Normal Applications		Importance
<i>Ability to Pay Rent</i>		
Minimum monthly gross income-to-rent ratio = 3.57		Pass/Fail
<small>Assets may not contribute to the qualifying income</small>		
<i>Credit History (Auto-Score)</i>		
No Credit		Pass/Fail
Foreclosures		Not Considered
Utility Collections		Not Considered
Property Collections: Any Unpaid in the last 4 years		Pass/Fail
Bankruptcy permitted: More than 4 years ago		Pass/Fail
Recommendation for Auto Criteria: Maybe		
<i>Residency History</i>		
Landlord Tenant Court Records: Any number in the last 4 years		Pass/Fail
<i>Criminal History: Felony Convictions</i>		
Bad Check	None ever	Pass/Fail
Criminal - Other	No more than 1 ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Marijuana Use	No more than 1 in the last 5 years	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	No more than 1 in the last 5 years	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail

License	No more than 1 in the last 10 years	Pass/Fail
Property - Destruction Related	None ever	Pass/Fail
Property - Other	No more than 1 ever	Pass/Fail
Property - Theft Related	No more than 1 in the last 15 years	Pass/Fail
Prostitution	None ever	Pass/Fail
Sex Offense - Coerced	None ever	Pass/Fail
Sex Offense - Willful	None ever	Pass/Fail
Society - Other	No more than 1 in the last 5 years	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Alcohol	-	Not Considered
Motor Vehicle	-	Not Considered
Wildlife	-	Not Considered
<i>Criminal History: Misdemeanor Convictions</i>		
Bad Check	None ever	Pass/Fail
Criminal - Other	No more than 1 ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Marijuana Use	No more than 1 in the last 5 years	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	No more than 1 in the last 5 years	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail
License	No more than 1 in the last 10 years	Pass/Fail

Property - Destruction Related	None ever	Pass/Fail
Property - Other	None ever	Pass/Fail
Property - Theft Related	No more than 1 in the last 15 years	Pass/Fail
Prostitution	None ever	Pass/Fail
Sex Offense - Coerced	None ever	Pass/Fail
Sex Offense - Willful	None ever	Pass/Fail
Society - Other	No more than 1 in the last 5 years	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Alcohol	-	Not Considered
Motor Vehicle	-	Not Considered
Wildlife	-	Not Considered
May not be a registered sex offender		Pass/Fail

The credit decision settings above are configured by the property manager.

Normal Applications

Score	Recommendation	Explanation
1 - 539	Decline	Fails to meet the credit decision settings above.
540 - 600	Maybe	
601 - 1000	Accept	Meets or exceeds credit decision settings above.

DEFAULT ALH|PODLAND REALTY LLC CRITERIA

Guarantors		Importance
<i>Ability to Pay Rent</i>		
Guarantor: Minimum monthly gross income-to-rent ratio = 4.5		Pass/Fail
<small>Guarantor: Assets may not contribute to the qualifying income</small>		
<i>Credit History (Auto-Score)</i>		
Guarantor: No Credit		Not Considered
Guarantor: Foreclosures		Not Considered
Guarantor: Utility Collections		Not Considered
Guarantor: Property Collections: Any Unpaid in the last 4 years		Pass/Fail
Guarantor: Bankruptcy permitted: More than 4 years ago		Pass/Fail
Recommendation for Guarantor: Auto Criteria: Maybe		
<i>Residency History</i>		
Guarantor: Landlord Tenant Court Records: Any number in the last 4 years		Pass/Fail
<i>Criminal History: Felony Convictions</i>		
Bad Check	None ever	Pass/Fail
Criminal - Other	No more than 1 ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Marijuana Use	No more than 1 in the last 5 years	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	No more than 1 in the last 5 years	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail

License	No more than 1 in the last 10 years	Pass/Fail
Property - Destruction Related	None ever	Pass/Fail
Property - Other	No more than 1 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	No more than 1 in the last 5 years	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Alcohol	-	Not Considered
Motor Vehicle	-	Not Considered
Wildlife	-	Not Considered
<i>Criminal History: Misdemeanor Convictions</i>		
Bad Check	None ever	Pass/Fail
Criminal - Other	No more than 1 ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Marijuana Use	No more than 1 in the last 5 years	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	No more than 1 in the last 5 years	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail
License	No more than 1 in the last 10 years	Pass/Fail

Property - Destruction Related	None ever	Pass/Fail
Property - Other	No more than 1 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	No more than 1 in the last 5 years	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Alcohol	-	Not Considered
Motor Vehicle	-	Not Considered
Wildlife	-	Not Considered
May not be a registered sex offender		Pass/Fail

The credit decision settings above are configured by the property manager.

Guarantors

Score	Recommendation	Explanation
1 - 449	Decline	Fails to meet the credit decision settings above.
450 - 600	Maybe	
601 - 1000	Accept	Meets or exceeds credit decision settings above.

DEFAULT ALH|PODLAND REALTY LLC CRITERIA

Occupants		Importance
<i>Ability to Pay Rent</i>		
Occupant: Minimum monthly gross income-to-rent ratio = 3.57		Pass/Fail
<small>Occupant: Assets may not contribute to the qualifying income</small>		
<i>Credit History (Auto-Score)</i>		
Occupant: No Credit		Not Considered
Occupant: Foreclosures		Not Considered
Occupant: Utility Collections		Not Considered
Occupant: Property Collections: Any Unpaid in the last 4 years		Pass/Fail
Occupant: Bankruptcy permitted: If cleared		Pass/Fail
Recommendation for Occupant: Auto Criteria: Accept with additional deposit of 1.0 x the deposit		
<i>Residency History</i>		
Occupant: Landlord Tenant Court Records: Any number in the last 4 years		Pass/Fail
<i>Criminal History: Felony Convictions</i>		
Bad Check	None ever	Pass/Fail
Criminal - Other	No more than 1 ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Marijuana Use	No more than 1 in the last 5 years	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	No more than 1 in the last 5 years	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail

License	No more than 1 in the last 10 years	Pass/Fail
Property - Destruction Related	None ever	Pass/Fail
Property - Other	No more than 1 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	No more than 1 in the last 5 years	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Alcohol	-	Not Considered
Motor Vehicle	-	Not Considered
Wildlife	-	Not Considered
<i>Criminal History: Misdemeanor Convictions</i>		
Bad Check	None ever	Pass/Fail
Criminal - Other	No more than 1 ever	Pass/Fail
Drug - Manufacturing/Distribution	None ever	Pass/Fail
Drug - Marijuana Use	No more than 1 in the last 5 years	Pass/Fail
Drug - Meth Manufacturing	None ever	Pass/Fail
Drug - Use	No more than 1 in the last 5 years	Pass/Fail
Fraud	None ever	Pass/Fail
Government Obstruction	None ever	Pass/Fail
Kidnapping	None ever	Pass/Fail
License	No more than 1 in the last 10 years	Pass/Fail

Property - Destruction Related	None ever	Pass/Fail
Property - Other	No more than 1 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	No more than 1 in the last 5 years	Pass/Fail
Violent - Fatal	None ever	Pass/Fail
Violent - Non-Fatal	None ever	Pass/Fail
Weapons	None ever	Pass/Fail
Alcohol	-	Not Considered
Motor Vehicle	-	Not Considered
Wildlife	-	Not Considered
May not be a registered sex offender		Pass/Fail

The credit decision settings above are configured by the property manager.

Occupants

Score	Recommendation	Explanation
1 - 449	Decline	Fails to meet the credit decision settings above.
450 - 600	Accept with conditions	Requires additional deposit of 1.0 x the rent.
601 - 1000	Accept	Meets or exceeds credit decision settings above.