

DEFAULT HOMERIVER GROUP - INDIANAPOLIS CRITERIA

Normal Applications		Importance
<i>Ability to Pay Rent</i>		
Minimum monthly gross income-to-rent ratio = 3.0 <small>Assets may not contribute to the qualifying income</small>		Extremely
Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: \$1,000.00		Extremely
<i>Credit History</i>		
Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%		Not Very
Maximum balance of unpaid collections (includes past due accounts): \$200.00		Not Very
Bankruptcy permitted: If cleared		Extremely
<i>Residency History</i>		
No landlord tenant court records or unpaid landlord collections: Any number in the last 4 years		Extremely
<i>Criminal History: Felony Convictions</i>		
Drug - Manufacturing/Distribution	None in the last 7 years	Pass/Fail
Drug - Meth Manufacturing	None in the last 7 years	Pass/Fail
Kidnapping	None in the last 7 years	Pass/Fail
Property - Destruction Related	None in the last 7 years	Pass/Fail
Sex Offense - Coerced	None in the last 7 years	Pass/Fail
Sex Offense - Willful	None in the last 7 years	Pass/Fail
Violent - Fatal	None in the last 7 years	Pass/Fail
Violent - Non-Fatal	None in the last 7 years	Pass/Fail
Weapons	None in the last 7 years	Pass/Fail
Alcohol	-	Not Considered
Bad Check	-	Not Considered

Criminal - Other	-	Not Considered
Drug - Marijuana Use	-	Not Considered
Drug - Use	-	Not Considered
Fraud	-	Not Considered
Government Obstruction	-	Not Considered
License	-	Not Considered
Motor Vehicle	-	Not Considered
Property - Other	-	Not Considered
Property - Theft Related	-	Not Considered
Prostitution	-	Not Considered
Society - Other	-	Not Considered
Wildlife	-	Not Considered

Criminal History: Misdemeanor Convictions

Alcohol	-	Not Considered
Bad Check	-	Not Considered
Criminal - Other	-	Not Considered
Drug - Manufacturing/Distribution	-	Not Considered
Drug - Marijuana Use	-	Not Considered
Drug - Meth Manufacturing	-	Not Considered
Drug - Use	-	Not Considered
Fraud	-	Not Considered
Government Obstruction	-	Not Considered
Kidnapping	-	Not Considered
License	-	Not Considered
Motor Vehicle	-	Not Considered

Property - Destruction Related	-	Not Considered
Property - Other	-	Not Considered
Property - Theft Related	-	Not Considered
Prostitution	-	Not Considered
Sex Offense - Coerced	-	Not Considered
Sex Offense - Willful	-	Not Considered
Society - Other	-	Not Considered
Violent - Fatal	-	Not Considered
Violent - Non-Fatal	-	Not Considered
Weapons	-	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. Based on these settings and other credit data, On-Site Manager, Inc. will calculate a score between 0 and 10 for the application. This score describes the degree to which the applicant meets the criteria. The meaning of the scores is described below:

Score	Recommendation	Explanation
0.0 - 4.9	Decline	Fails to meet the credit decision settings above.
5.0 - 6.9	Accept with conditions	Requires additional deposit of 1.0 x the rent.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above.

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Guarantors	Importance
<i>Ability to Pay Rent</i>	
Guarantor: Minimum monthly gross income-to-rent ratio = 4.0 <small>Guarantor: Assets may not contribute to the qualifying income</small>	Extremely
Guarantor: Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: \$1,000.00	Extremely
<i>Credit History</i>	
Guarantor: Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%	Extremely
Guarantor: Maximum balance of unpaid collections (includes past due accounts): \$200.00	Extremely
Guarantor: Bankruptcy permitted: If cleared	Extremely
<i>Residency History</i>	
Guarantor: No landlord tenant court records or unpaid landlord collections: Any number in the last 7 years	Extremely
<i>Criminal History</i>	
May not be a registered sex offender	Not Considered

The credit decision settings above are configured by the property manager. Based on these settings and other credit data, On-Site Manager, Inc. will calculate a score between 0 and 10 for the application. This score describes the degree to which the applicant meets the criteria. The meaning of the scores is described below:

Score	Recommendation	Explanation
0.0 - 4.9	Decline	Fails to meet the credit decision settings above.
5.0 - 6.9	Accept with conditions	Requires additional deposit of 1.0 x the rent.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above.

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Occupants		Importance
<i>Ability to Pay Rent</i>		
Occupant: Minimum monthly gross income-to-rent ratio = 3.0		Extremely
<small>Occupant: Assets may not contribute to the qualifying income</small>		
Occupant: Monthly minimum net income (after rent and debt obligations) should exceed a fixed amount: \$1,000.00		Extremely
<i>Credit History</i>		
Occupant: Maximum percentage of past due negative accounts: number of derogatory accounts: 25.0%		Not Very
Occupant: Maximum balance of unpaid collections (includes past due accounts): \$200.00		Not Very
Occupant: Bankruptcy permitted: If cleared		Extremely
<i>Residency History</i>		
Occupant: No landlord tenant court records or unpaid landlord collections: Any number in the last 4 years		Extremely
<i>Criminal History: Felony Convictions</i>		
Drug - Manufacturing/Distribution	None in the last 7 years	Pass/Fail
Drug - Meth Manufacturing	None in the last 7 years	Pass/Fail
Kidnapping	None in the last 7 years	Pass/Fail
Property - Destruction Related	None in the last 7 years	Pass/Fail
Sex Offense - Coerced	None in the last 7 years	Pass/Fail
Sex Offense - Willful	None in the last 7 years	Pass/Fail
Violent - Fatal	None in the last 7 years	Pass/Fail
Violent - Non-Fatal	None in the last 7 years	Pass/Fail
Weapons	None in the last 7 years	Pass/Fail
Alcohol	-	Not Considered
Bad Check	-	Not Considered

Criminal - Other	-	Not Considered
Drug - Marijuana Use	-	Not Considered
Drug - Use	-	Not Considered
Fraud	-	Not Considered
Government Obstruction	-	Not Considered
License	-	Not Considered
Motor Vehicle	-	Not Considered
Property - Other	-	Not Considered
Property - Theft Related	-	Not Considered
Prostitution	-	Not Considered
Society - Other	-	Not Considered
Wildlife	-	Not Considered
<i>Criminal History: Misdemeanor Convictions</i>		
Alcohol	-	Not Considered
Bad Check	-	Not Considered
Criminal - Other	-	Not Considered
Drug - Manufacturing/Distribution	-	Not Considered
Drug - Marijuana Use	-	Not Considered
Drug - Meth Manufacturing	-	Not Considered
Drug - Use	-	Not Considered
Fraud	-	Not Considered
Government Obstruction	-	Not Considered
Kidnapping	-	Not Considered
License	-	Not Considered
Motor Vehicle	-	Not Considered

Property - Destruction Related	-	Not Considered
Property - Other	-	Not Considered
Property - Theft Related	-	Not Considered
Prostitution	-	Not Considered
Sex Offense - Coerced	-	Not Considered
Sex Offense - Willful	-	Not Considered
Society - Other	-	Not Considered
Violent - Fatal	-	Not Considered
Violent - Non-Fatal	-	Not Considered
Weapons	-	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. Based on these settings and other credit data, On-Site Manager, Inc. will calculate a score between 0 and 10 for the application. This score describes the degree to which the applicant meets the criteria. The meaning of the scores is described below:

Score	Recommendation	Explanation
0.0 - 4.9	Decline	Fails to meet the credit decision settings above.
5.0-6.9	Maybe	Below ideal requirements, but may be considered with an additional security deposit.
7.0 - 10.0	Accept	Meets or exceeds credit decision settings above.