



Summary

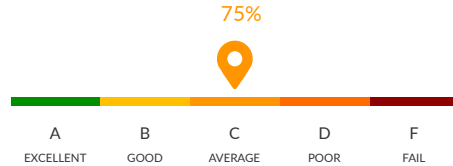
Overall Decision:



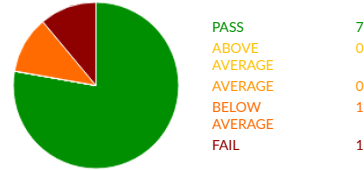
Average

| | | | | | |
|---------------|--|---------------|----------------|----------------|----------------|
| APPLICANTS: |  John Consumer | FILE NUMBER | 1277750 | RECOMMENDATION | Average |
| PROPOSED RENT | \$750 | STATED INCOME | \$4,500 | | |

Developed Decision



Score Distribution



Income Ratios

Results

Score

Income To Rent

John Consumer

6:1

Pass (4 Pts)

Income To Debt

John Consumer

2.22:1

Pass (4 Pts)

Income To Debt Including Rent

John Consumer

1.62:1

Pass (4 Pts)

Income Ratios **EXCELLENT**

Individual Details - John Consumer

Credit

Results

Score

Credit Score

528

Below Average (1 Pts)

Delinquent Accounts

0.0

Pass (4 Pts)

Collections And Charge-Offs

1.0

Pass (4 Pts)

Bankruptcy Records

1

Fail (0 Pts)

Rental Collections

0

Pass (4 Pts)

Utility Collections

0

Pass (4 Pts)

Credit **FAIL**

Score Factors

Credit Score

Poor Credit Score

Bankruptcy Records

Recent Bankruptcy Found. Open Bankruptcy Found.

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