

Company Name (Code): Greystar (GREYS & JPGRY)	
Last Revision Date:	10/24/18

Screening Policy, Credit Policy:	GREYS11, 1282	Credit Product
Applies to:	Tier 1 Applicants (2.5x R/I)	Standard

RESIDENT SCREENING CRITERIA

WORKFLOW

1. RUN CREDIT (INCLUDING SOCIAL SECURITY FRAUD CHECK), PREMIUM NATIONAL CRIMINAL WITH BEST PRACTICE SUPPLEMENTAL (INCLUDING NATIONAL SEX OFFENDER), PREMIUM NATIONAL EVICTION, RENTBUREAU, AND OFAC
2. If applicable, submit for re-evaluation
3. Screening is complete.

CREDIT SCORING PARAMETERS		CREDIT RESULTS	
Problem Type	Years/Balances Scored	Credit Risk	Result
Collections, Charge-offs, Judgments, Open Bankruptcy	4 Years	Limited Established Credit	Accept Applicant (Standard Deposit or Guarantor)
Late Payments	4 Years	No Established Credit	Accept w/ Conditions (Additional Deposit or Guarantor)
Closed Bankruptcy	Not Scored	Minor	Accept Applicant (Standard Deposit or Guarantor)
Foreclosures (Reevaluation)	Re-evaluation	Moderate	Accept w/ Conditions (Additional Deposit or Guarantor)
Student Loans	Score	High	Accept w/ Conditions (Additional Deposit or Guarantor)
Medical Debt	Do Not Score	Severe	Accept w/ Conditions (Additional Deposit or Guarantor)
Account Balances	Do Not Score under \$100		
Second Bureau Pull	N/A		

INCOME CRITERIA		EMPLOYMENT/ RESIDENCY CRITERIA			
Rent-to-Income Ratio	Result	Length of History	Employment	Residency	Result
Ratio less than 40%	Accept Applicant (Standard Deposit or Guarantor)		at least X months	at least X months	N/A
Ratio more than 40%	Accept w/conditions - Guarantor Required		less than X months	less than X months	N/A
N/A	N/A		-	No Residency History	N/A
			A Negative History	A Negative History	N/A

APARTMENT COMMUNITY FILTER		UTILITY RELATED COLLECTIONS OR JUDGMENTS	
Scoring Criteria		Scoring Criteria	Scoring Criteria
Sum of Balances in last 84 months exceeding \$100	Decline	Sum of Balances in last X months exceeding \$X	N/A
3 or more (on credit report)	Decline	X or more (on credit report)	N/A
		Exclude from Scoring	N/A

NOVA INTERNATIONAL CREDIT

Minimum Score	New Result
N/A	N/A

Activation Date:	8/18/2016
Revision Date	N/A

NATIONAL SEX OFFENDER REGISTRY RECORDS

CRIMINAL RECORDS

Offenses	Felony (Years)	Pending Felony (1 Year)	Misdemeanor (Years)	Pending Misd (1 Year)	Patterns of Misdemeanor	Return Records
1) Alcohol Related	2		0			
2) Arson	10		5			
3a) Assault and Battery I	30		5			
3b) Assault and Battery II	30		5			
4) Bad Checks	10		5			
5a) Burglary I	10		5			
5b) Burglary II	10		5			
6) Crimes Against Animals	10		5			
7) Crimes Against Children	30		5			
8) Crimes Against Gov't	10		5			
9) Cyber Crimes	10		5			
10) Destruction of Property	10		5			
11) Disturbance of Peace	5		0			
12) Domestic Crimes	30		5			
13a) Drug Offenses I	5		0			
13b) Drug Offenses II	5		0			
14a) Drug Offenses III	10		3			
14b) Drug Offenses IV	10		3			
14c) Drug Offenses V	10		3			
14d) Drug Offenses VI	10		3			
14e) Drug Offenses VII	10		3			
15) Embezzlement	10		5			
16a) Fraud I	10		5			
16b) Fraud II	10		5			
17) Gambling	5		0			
18) Harassment	10		1			
19a) Homicide I	30		5			
19b) Homicide II	30		5			
19c) Homicide III	30		5			
19d) Homicide IV	30		5			
20a) Kidnapping I	30		5			
20b) Kidnapping II	30		5			
21) Organized Crime	10		5			
22) OUI, OVI, DWI	2		0			
23) Petit Theft	10		0			
24) Purposely Obstructs the Law	10		5			
25) Robbery	30		5			
26) Sex Crimes - Other	30		5			
27a) Sex Crimes Against a Person	30		5			
27b) Sex Crimes Against a Child	30		5			
28) Theft/Larceny	10		5			
29) Traffic Violations	2		-		-	
30) Trespassing	2		0			
31a) Weapons Related I	30		5			
31b) Weapons Related II	30		5			
32) Incarceration (Due to Conviction) Release Date	10		5		-	
33) Any Offense Not Listed	10		5			

NEVER

HOUSING CRITERIA

RENTAL HISTORY

	Problem Type	Quantity	Timeframe (Months)	Minimum Value	Result
Rental History	Late Payments	N/A	N/A		N/A
	NSFs	2	24		Decline
	Outstanding Balances	1	84		Decline
	Write-Offs		84	\$100	Decline
	Collections		84	\$100	Decline

CIVIL COURT RECORDS

	Problem Type	Quantity	Timeframe	Minimum Value	Result
Civil Court Records	Filings / Unlawful Detainers	3	2 Years		Decline
	Monetary Judgment	1	7 Years	\$1	Decline
	Possession / Forcible Detainers	1	7 Years		Decline
Dispute Exception	If proof of payment in full is furnished for a specific case # please ignore all other records with the same case number				

REEVALUATION INSTRUCTIONS

Re-evaluation Instructions:
 Re-evaluation Reasons:
 1. Standard Judgments, Collections & Charge-offs: Applicants can be re-evaluated for any outstanding credit balances. Judgements and Collections must be paid in full. Charge offs can be paid in full or payment plans set up with proof of first payment. Proof will be emailed by the property to greystarapprovals@yardi.com for customer service to review and update the recommendation from.
 2. Apartment Filter: Judgment or Collection for Apartment Community Paid – If the outstanding judgment or balance has been satisfied applicant is eligible for rental. Proof will be emailed by the property to greystarapprovals@yardi.com for customer service to review and update the recommendation from.
 3. Foreclosures - all foreclosures can be ignored.
 4. Rental History (RentBureau): No Re-evaluations allowed. RentBureau issues that are being resolved after screening has taken place must be updated with RentBureau directly.

N/A

GROUP SCORING INSTRUCTIONS

Take the average score of the group.

SPECIAL INSTRUCTIONS

N/A	N/A

CORPORATE APPLICATION SCORING CRITERIA

INTELLISCORE	RESULT
N/A	N/A
N/A	N/A
N/A	N/A
Notes	N/A

DISCLAIMER

RENTGROW REPORTS INFORMATION ABOUT APPLICANTS IN ACCORDANCE WITH APPLICABLE STATE AND FEDERAL LAW. HOWEVER, OTHER FEDERAL, STATE OR LOCAL LAWS AND REGULATIONS MAY APPLY TO YOUR USE OF THIS INFORMATION. IN SETTING UP YOUR SCREENING POLICY AND WHEN MAKING RENTAL DECISIONS, INCLUDING DECISIONS BASED IN WHOLE OR IN PART ON INFORMATION PROVIDED BY RENTGROW, IT IS YOUR SOLE RESPONSIBILITY TO UNDERSTAND AND ABIDE BY ALL SUCH LAWS AND REGULATIONS.