
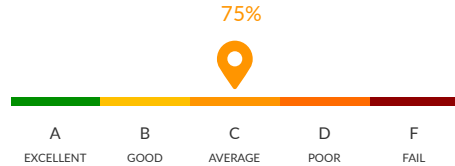


Summary

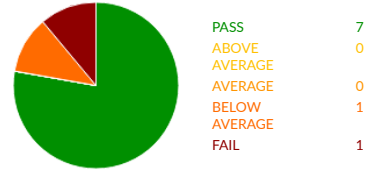
Overall Decision:  
  
**Average**

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

Developed Decision



Score Distribution



Income Ratios

Results

Score

<b>Income To Rent</b>		
John Consumer	6:1	Pass (4 Pts)
<b>Income To Debt</b>		
John Consumer	2.22:1	Pass (4 Pts)
<b>Income To Debt Including Rent</b>		
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.

Disclaimer

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