



Resident Qualifier - FICO Score Threshold

Strategic Information Resources' resident qualifier service is designed to protect you from wasting good money on applicants that don't have acceptable credit. Our system has you set a minimum FICO credit score that you will accept at your property. Then each time you order a private landlord screening report from us, our system will automatically pull the applicant's credit report and score it. While we can't share the credit report or FICO score with you unless you've passed an annual physical inspection, we can provide a "qualified" or "not qualified" credit decision for you based on the standard you've set.

If your applicant's FICO score is below the minimum you've set. Our system will instantly inform you that the applicant is "Not Qualified" and we'll stop the process. You'll only see a minimal charge. However, if the applicant's FICO score is above your minimum threshold, then we'll return a result of "Qualified" and we'll proceed with a comprehensive criminal records check, an eviction records search, a nationwide sex offender check and a Patriot Act search.

To help you select the most suitable minimum score for your property, please review the following information from Fair Isaac's Corporation. We've also provided information about the preferences we've seen used by other private landlords based on geographic setting.

The Web site www.myFICO.com reports the breakdown of the general population's FICO scores as:

- 20 percent - below 620
- 20 percent - between 620 and 690
- 20 percent - between 690 and 745
- 20 percent - between 745 and 780
- 20 percent - above 780

Our experiences with other private landlords have shown a preference for lower thresholds in the range of 600 - 620 in urban areas and more moderate thresholds in the range of 660 - 690 in suburban areas.

Minimum FICO Threshold Selection

I request the following numeric FICO score to be set as the minimum FICO credit score that I will accept for screening requests made through the system. If an applicant's score is below this number, please stop the screening process and report a result of "Not Qualified". If the applicant's score is equal to or above this number, please proceed with the comprehensive criminal records check, eviction records search, nationwide sex offender check and Patriot Act search.

Minimum FICO Score: _____

Property Location (Address, City, State, Zip) _____

Signature

Date