

# **PANKEY PROPERTIES GRADING SCALE**

1.	Court Records		
	A. Bankruptcy – Chapter 7 – under 5 years old		-35
	B. Chapter 13 under 2 years old		-35
	C. Chapter 13 over 2 years old with verification of payment		
	1. Payments are current		-10
	2. Payments are not on time		-35
	D. Suits, Judgments, and Liens		-10 each
2.	Collection Accounts		
	(Excluding medical, utility*, or student loans)		-10 each
3.	Charged-Off Accounts		
	(Excluding medical, utility*, or student loans)		-15 each
4.	Credit Delinquency		
	A. Current Rating R, M, I - 1 to 4 months past due or more		-5 each
	B. Current Past Due Mortgage		-10
	C. No Credit History- (will require additional Qualifying Fee)		-15
5.	Criminal		
	A. Felony		-35
	B. Misdemeanor		-10
6.	Income		
	A. Insufficient Verifiable Income		-35
7.	Rental Verifications		
	A. Late Payments over 30 Days (waive first one)		-5 each
	B. Complaints (loud noise, uncontrollable children, pets, etc.)		-10 each
	C. Damage/Dirty		-10 each
	D. Insufficient Notice		-10 each
	E. No Rental or Mortgage History (will require additional Qualifying Fee)		-10
	F. Eviction / Foreclosure		-35
7.	Bank Verification		
	A. No current bank checking account		-10

\*Excluded utilities do NOT include phone services

Minimum score of 75 Points required  
Revised 4/11