


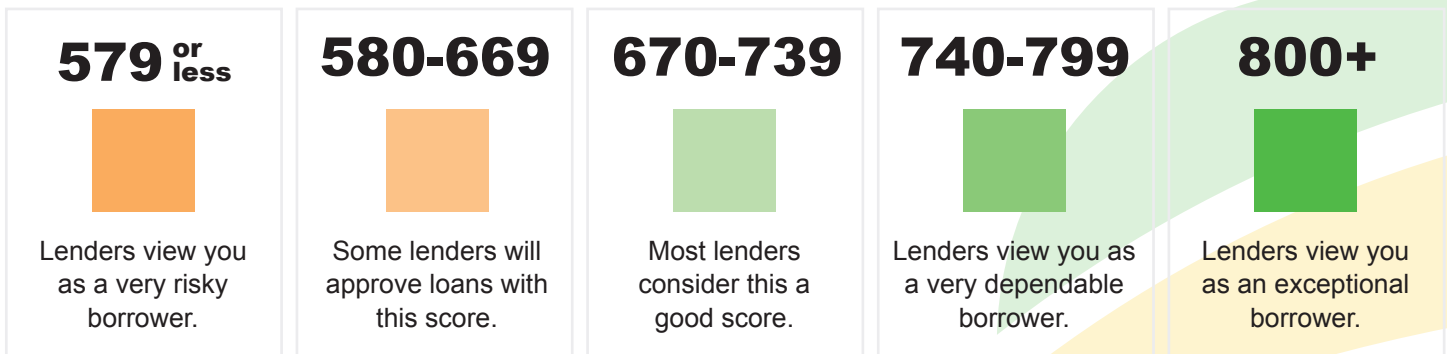







# What Your FICO® Score Means



## What your FICO score means to SMART when making rental application

-  If your credit score is 600 or higher – most pay a one and half (1.5) months security deposit, and appropriate pet deposit(s) if applicable.
-  If your credit score is between 500-600 – your application will be reviewed by the Broker. Sometimes the Broker will come back with a double security deposit or possibly higher rent depending on what the issues are. In this instance – it’s an either/or and no negotiating on the tenants part.
-  If your credit score is below 500 – your application will be denied. As much as SMART tries to work with everyone – sometimes it is just not possible.



-  **800 or higher** - The FICO® Score is in the top 20% of U.S. consumers
-  **740 - 799** - The FICO® Score is in the top 40% of U.S. consumers
-  **670 - 739** - The FICO® Score is near the average score of U.S. consumers
-  **580 - 669** - The FICO® Score is below the average score of U.S. consumers
-  **579 or less** - The FICO® Score is in the lowest 20% of U.S. consumers