



## Rental Services, Inc.

(303) 420-1212 (800) 628-6414 FAX (303) 420-1477 FAX (800) 296-9902  
Insta-Chek Questionnaire

---

Community Name: \_\_\_\_\_ Mgt Company: \_\_\_\_\_

**Please complete and fax back to 303-420-1477**

1. Which credit bureau will you use?  
 Experian  
 Equifax
2. Will you use a credit score?  
 Yes, approve above \_\_\_\_\_, decline/fail if below \_\_\_\_\_  
 No

Recommendation: We use a FICO score 850 to 300, the higher the better. (580 to 640)

3. What type of income ratios will you use with Insta-Chek?  
 Income to Rent Approve if Above \_\_\_\_\_  
 Income to Debt Approve if Above \_\_\_\_\_  
 Income to Debt including Rent Approve if Above \_\_\_\_\_

Recommendation: You should use Income to Rent and Income to Debt including Rent. The ratio for rent should be between 3/1, 2.5/1 or 2/1 depending on your standards. Income to Debt including Rent should be around 1.5/1, 1.25/1 or 1/1 depending on your standards.

4. What will your policy be on Delinquent Accounts?  
 Consider only current delinquent trade lines  
 Consider delinquent in past six months  
 Consider delinquent in past twelve months  
 Consider delinquent in past eighteen months  
 Consider delinquent in past twenty-four months  
 Consider all delinquent trade lines
5. Which of the following trade lines should be ignored?  
 Education/Student loans  
 Medical  
 All accounts should be recognized

6. How should Delinquent Accounts be counted?

- By percent
- Fail if above \_\_\_\_\_ and approve if below \_\_\_\_\_

Recommendation: Use a percentage. How much delinquency is acceptable to you? (10%, 20% or more)

7. How will you handle Collection / Charge Off accounts?

- Ignore Education / Student Loan Trade lines
- Ignore Medical Collections
- Ignore by Percent: Fail Above \_\_\_\_\_% Approve Below \_\_\_\_\_%

Recommendation: Use a percentage. How much delinquency is acceptable to you? (10%, 20% or more)

8. Will Bankruptcy Records be used with Insta-Chek?

- Yes
- No
- If yes, fail if within \_\_\_\_\_ years

Recommendation: You should count Bankruptcy Records, minimum of 1 year.

9. How will you handle a Conditional Recommendation from Insta-Chek?

- Accept, provided applicant pays an additional deposit of \$ \_\_\_\_\_
- Accept, provided applicant pays an additional deposit equal to \_\_\_\_\_ month's rent
- Accept, provided applicant obtains a qualified cosigner/guarantor
- Other: \_\_\_\_\_

Completed by \_\_\_\_\_ Date \_\_\_\_\_