

Security Deposit Replacement™

No Security Deposit Required
Accidental Damage Protection
Skipped Rent Protection



The SmartDep™ Security Deposit Replacement program provides a Landlord with greater protection from property damage and skipped rent than a traditional security deposit and eliminates the hassles, costs and risks of holding a tenant's funds.

Relieving tenants of the burden of a security deposit can be a significant advantage for a Landlord.

SmartDep Options

Limits of Liability Options

- Damage Protection - \$1,500 or \$3,000
- Pet Protection - \$1,500 or \$3,000
- Skipped Rent Protection - \$750 or \$1,500

Plan Options

- Total Property Plan
All units within the Property are covered by the Program - maximizing the profit potential and protection for the Landlord.
- Single Unit Plan
Allows Landlord the greatest flexibility.

Program Underwritten by Virginia Surety Company, Inc.

The Renter Report Card™

Every unit covered by SmartDep is analyzed by the Renter Report Card. The Renter Report Card includes:

- Credit Report w/ FICO® Score
- PRBC® Consumer Report with FICO® Expansion® Score
- Enhanced Evictions Report
- FICO® GRID Score – fraud detection component
- Sex Offender Search
- WatchList

Landlords can also set their own rental criteria as an independent tenant screen to supplement the Renter Report Card decision.



PRBC® Consumer Reports

PRBC® with FICO® Expansion® Score provides the data and the FICO Score your property management organization needs to profitably serve people with very little traditional credit bureau data on file. When you pull a consumer credit report through SARMA.com and it comes back with a "thin file", no trade lines or a "no hit" you can supplement your information with a PRBC Report.



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