User Credit Score Ratings

$^+A^-$	$^+B^-$	$^+C^-$	$^+D^-$	$^+F^-$
100-90	90-80	80-70	70-60>	60> and had at least 1 delinquency

- **A** Ratings can open 3 loans
- **B** Ratings can open 2 loans
- **C** or **D** Rating can open 1 loan

*Loans must be filled at least 50% to be activated and are listed for 21 days

- The $^+$ means your <3 points from the top of that grade (ex. A^+ would be between 100-97)

- The $^-$ means your <3 points from the bottom of that grade (ex. B^- would be between 83-80)

Recommended Interest Rate

A	B	C	D	F
Up to 3%	3%-6%	6%-9%	9%-12+%	Can't start a loan, must have 60+ score

User Credit Scoring System

There are 7 ways your credit score is graded. All negative points accrued are wiped from the record after 7 years after the event, but do affect points accrued by loans or secured contracts. User credit scores are based on the following criteria:

1. **Initial Sign Up/E-Vault Creation** (+10 Points)

2. **Basis ID verification** (+40 Points)

3. **Tier 3 Verification** (+5 Points per Authorized Identifiable Registration)
   - Birth Certificate → +5 points
   - Marriage Certificate → +5 points
   - Business Registration → +5 points
   - House Registration → +5 points

4. **Criminal Record** (-15 per Felony, plus -1 point per year in jail

   and -1 point per 0.1 BTC or money equivalent fined)

5. **Loans** (Up to 0.1 BTC → +2.5 Point /up to 1 BTC → +5 Points /up to 10 BTC → +10 Points)

   | Missed payment → -0.1 | Missed payment → -0.25 | Missed payment → -0.5 |
   Delinquency → -10 | Delinquency → -20 | Delinquency → -30

6. **Secured** (Up to 0.1 BTC → +2.5 Point /up to 1 BTC → +5 Points /up to 10 BTC → +10 Points)

   Contracts Missed payment → -0.1   Missed payment → -0.25   Missed payment → -0.5
   Delinquency → -10   Delinquency → -20   Delinquency → -30

7. **Account Balance** (Current Account has the following account balance in BTC)
   - Less than 0.1 BTC → +5 Points
   - 0.1-1 BTC → +10 Points
   - 1-10 BTC → +15 Points
   - Over 10 BTC → +20 Points

⅔ the current Market Price of ETH will be considered the equivalent value to BTC for scoring purposes