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Mortgage Risk, Russian-Style

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A report by Penny Lane indicates that bankers' perceptions of your job and personal status are key to your mortgage chances. **I. Gribovskaya**

Being invited to a bank board member's barbecue is a better indicator of whether his institution will give you a mortgage than your actual credit history, according to a report released Monday by Penny Lane real estate agency.

The company has compiled a list of the most reliable professions in the eyes of mortgage lenders. It complements the list of least desirable professions the agency issued last month.

The list reflects a lot of common sense as well as a few less obvious aspects of local life.

Bankers themselves rank in second place, for the more mundane reason that they know how to handle money well.

Besides other stable, well-paid categories, public figures and journalists are risk-worthy because of their concern for their reputation. Bankers may trust actors because they can

persuade them to participate in advertising for the bank in exchange for a lower rate.

Finally, in sixth place for their desirability, members of the intelligence community are mentioned, "simply because no one wants to have problems with them," Penny Lane says. The report adds that spies also tend to be highly disciplined.

The least desirable professions are predictably poorly paid, transient or seasonal. Workers who depend on bonuses, such as realtors and travel agents, also get the thumbs down.

A host of other factors come into play as well. Policemen rank second after maintenance workers for undesirability because of their "negative perception by the public, low income and high level of corruption."

Judges are unwanted because of their legal immunity. They can't be taken to court in case a problem arises. Business owners come with the minus that they are likely to have their own lawyers, and maybe even good ones, who could make life at the bank difficult, at least temporarily. They also tend to lie about their incomes, the real estate agency says.

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