

Application Reference: WA11235  
Report Date: 3/5/2016  
Report sent by Nick Beach

## Comprehensive Report

### Applicant Agreed

**Subject:** Mrs Angela Z Specimen - Applicant  
**Property:** 123 High Street, Anytown AB1 2CD

**Date of Birth:** 01/01/1960  
**Rent amount:** £995.00

### Address Information

#### Addresses Searched:

- 1 The Street, Anytown, Anywhere AB1 2CD
- 2 The Avenue, Anytown, Anywhere AB2 3CD

**Match Level:** Individual  
**Match Source:** Credit Data  
Individual Electoral Roll

#### Linked Addresses Located & Searched:

- 3 Linked Street, Linktown, LT1 2CD
- 4 Linked Avenue, Linktown LT2 3CD

**Residency Confirmed:** Yes  
**Identity Confirmed:** Yes

### Credit Check Results

We have searched the files of a leading credit reference agency using the details supplied by the applicant. We have not located any CCJ Records in the name of this applicant. No bankruptcy or insolvency records have been located for this applicant.

<b>Active CCJs Located:</b>	0	<b>CCJ Data</b>	<b>Amount (£)</b>	<b>Date</b>	<b>Case Number</b>	<b>Court</b>
<b>Satisfied CCJs Located:</b>	0	None located				
<b>CCJ Total Value:</b>	£0					
<b>Bankruptcy Data:</b>	No					
<b>Previous/alias names:</b>	None located	<b>Bankruptcy/Insolvency Data</b>	None located			
<b>On Electoral Roll:</b>	No, not present					

As part of the credit check we have searched for existing credit accounts that match the name and date of birth shown. Positive matches confirm that the applicant's date of birth is correct. A summary of this information is shown below.

Address	Open Accounts	Closed Accounts	Recently Updated
A1	1	0	0
A2	0	0	0

Credit Bureau Searched: Equifax

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## Risk Score

Higher scores indicate a lower risk.  
The Equifax risk score for this Applicant is:

**300** Medium Risk

Score	Risk Level
Below 0	Very High Risk
1 - 199	High Risk
200 - 349	Medium Risk
350 +	Low Risk

## Bank Account

The bank account details provided by this applicant have been validated. The bank account is held with UK Bank Name plc, Bank Address, AB1 2CD.

Sort Code: 012345      Account Number: 01234567      Direct Debit Capable: Yes      Faster Payments: Yes

## Employment & Income Details

This applicant is employed. We have contacted their employer, ABC Production Limited, 2 The Road, London SE1 1AA for confirmation of their employment details.

**Applicant Type:** Employed      **Employment Type:** Full-Time and Permanent  
**Occupation:** Managerial Position      **Length of employment:** 3 years, 0 months  
**Confirmed Income:** £50,000      **Income verified by:** Employers Reference

## Current Residential Status

This applicant is currently living in rented accommodation. We have contacted the letting agent, ABC Lettings Limited, 2 The Broadway, Anytown, AB1 2CD and obtained confirmation of how the tenancy was conducted. The applicant has been confirmed at the current address. The applicant has been confirmed at the previous address.

**Length of tenancy:** 1 years 6 months      **Monthly rent amount:** £600.00  
**Rent payments OK?** Yes      **Correct notice given?** Yes  
**Property treated well?** Unknown      **Reason for ending:** Tenant's Choice

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## Recommendation

We have assessed the information available to us and based on this information we suggest that this applicant is suitable to undertake the required tenancy and capable of meeting monthly rent payments up to the credit limit shown.

**Overall Result:**            **Applicant Agreed**

**Rental Limit:**            **£1500.00**

**Conditions:**             **Applicant suitable to proceed on normal terms**

**Risk Level:**               **Moderate**



### Further recommendations:

Ask to see original photographic proof of identification and retain a copy. A photo driving licence or passport is preferred. Ask to see an original bank statement or payslip to double verify the information supplied on the employment reference.

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## Rent & Legal Protection Insurance

Comprehensive Legal Expenses and Rent Guarantee cover is available at specially negotiated rates:

### Legal Expenses & Rent Guarantee – No Excess (6 Months)

Comprehensive Legal Expenses and Rent Guarantee product covering the landlords costs for disputes between themselves and their tenant(s), with rent guarantee insurance up to a maximum of £2,500 per month. This is a 6 month policy which carries no excess and costs just **£55.00**.

### Legal Expenses & Rent Guarantee – No Excess (12 Months)

Comprehensive Legal expenses and Rent Guarantee product covering the landlords costs for disputes between themselves and their tenants, with rent guarantee insurance up to a maximum of £2,500 per month. This is a 12 month policy which carries no excess and costs just **£89.00** per annum.

*Rent Guarantee & Legal Protection Insurance is only available from your OpenRent dashboard after successful referencing of all tenants and guarantors.*

