

## Tenant Comprehensive Reference Only Final Report

Report Number: 1002151

Report Date: 28-03-2013

Credit Score  
**535****MODERATE  
RISK**

The applicant has a Credit Score of **535**. This is indicative of a **MODERATE RISK** Tenant. Mrs. Pappy Fiat has successfully passed validation based on the information provided.

**Acceptable for Tenancy.**

Tenant Details:	Property Details:
<b>Name:</b> Mrs. Pappy Fiat	<b>Property Address:</b> 51-53, Church Road , Hove , BN3 2BD
<b>Current Address:</b> 51-53, Church Road, Hove , BN3 2BD	<b>Total Rent Per Month:</b> £500.00
<b>Tenancy Term:</b> 12	<b>Moving In Date:</b> 28/03/2013
<b>Share of Rent Per Month:</b> £500.00	<b>Landlord's Name:</b> OpenRent

**Credit Assessment**

Using the information provided by the tenant, checks with leading Credit Bureau Agencies were carried out. Credit score is a measure of tenant worthiness of the applicant. Higher the score lower the risk with the tenant. Tenants with low scores will be advised to seek a guarantor.

<b>Risk Score:</b>	535
<b>Report Date:</b>	28-03-2013
<b>Search Reference:</b>	{EB07F8FC-3FC3-4B5C-9DE9-3CC7F45AE92E}

## Fraud Assessment

Using the information provided by the applicant, checks with leading Credit Bureau Agencies were carried out. Fraud assessment gives information on the details relating to applicant that is important to make a decision on the reliability factor.

<b>Has the applicant been located at the current address supplied?</b>	No
<b>Has the applicant been located at the previous addresses?</b>	No
<b>Are there any un-declared addresses?</b>	No
<b>Are there any adverse records at alternative or linked addresses?</b>	No
<b>Are there any inferred or potential aliases?</b>	No
<b>Is the applicant's date of birth confirmed?</b>	Yes

## Financial Assessment

Using the information provided by the applicant, checks with leading Credit Bureau Agencies were carried out. Financial assessment gives information on the financial details relating to tenant that is important to make a decision on the credit worthiness.

<b>Number of adverse records:</b>	0
<b>Number of active CCJs:</b>	0
<b>Number of satisfied CCJs:</b>	0
<b>Total amount outstanding:</b>	£0.00
<b>Bankruptcy Order / Voluntary Arrangement:</b>	No
<b>Notices of Correction / Dispute:</b>	No
<b>Notice of Changes / Corrections Present:</b>	No

## Affordability Ratio

Affordability ratio is an indicator of whether the applicant's affordability based on the income information collected on them.

<b>Annual Income:</b>	£20000.00
<b>Maximum Monthly Rent Allowable:</b>	£666.67
<b>Applicant's Share of Rent:</b>	£500.00

## Employer's Reference

The following information was obtained on the applicant from their employer or accountants as applicable.

<b>Employer Name:</b>	Best Insurance
<b>Employer Address:</b>	51-53 , Church Road , Hove , BN3 2BD
<b>Employment Status:</b>	Employed
<b>Employment Period:</b>	01/03/2012 to Current
<b>Total Annual Gross Income:</b>	£20000.00
<b>Job Title of Applicant:</b>	None
<b>Contact Name:</b>	Joe
<b>Job Title:</b>	None
<b>Employer Reference Status:</b>	Pass

**Landlord's Reference**

The following information was obtained on the applicant from the previous landlord and/or lettings agent.

<b>Name of the previous Landlord/Letting Agent:</b>	Joe
<b>Tenancy start date:</b>	01/03/2012
<b>Tenancy end date:</b>	01/03/2013
<b>Current monthly rent:</b>	£500.00
<b>Any delays in payments of rent:</b>	No
<b>Has the property &amp; gardens been kept in good condition?</b>	Yes
<b>Does the landlord/letting agent consider him/her a good tenant?</b>	Yes
<b>Would the landlord/letting agent let to him/her again?</b>	Yes
<b>Landlord Reference Status</b>	Pass

**Assessor Comments**

**Employer:** None

**Landlord/Agent:** None

**IDENTITY CHECK LIST**

<b>Tenant Details:</b>	<b>Property Details:</b>
<b>Name:</b> Mrs. Pappy Fiat	<b>Property Address:</b> 51-53,Church Road , Hove , BN3 2BD
<b>Current Address:</b> 51-53,Church Road, Hove , BN3 2BD	<b>Total Rent Per Month:</b> £500.00
<b>Tenancy Term:</b> 12	<b>Moving In Date:</b> 28/03/2013
<b>Share of Rent Per Month:</b> £500.00	<b>Landlord's Name:</b> OpenRent

Please ensure that this is carried out as part of your tenancy process. Photo identification should be carried out before signing the tenancy agreements.

<b>Passport (Number &amp; Date):</b>	<input type="text"/>
<b>Driving Licence (Number &amp; Date)</b>	<input type="text"/>
<b>Any other photograph ID (Type, Number &amp; Date)</b>	<input type="text"/>

Check List Completed By:

Date: