

OpenRent, 39 Great Windmill Street, London, W1D 7LX

Tenant Comprehensive Reference Only Final Report

Report Number: 1002151

Report Date: 28-03-2013



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:

Name: Mrs. Pappy Fiat Property Address: 51-53, Church Road,

Current Address: 51-53,Church Road,

Hove ,
BN3 2BD

Hove ,
BN3 2BD Total Rent Per Month: £500.00

Tenancy Term: 12 Moving In Date: 28/03/2013

Share of Rent Per Month: £500.00 Landlord's Name: OpenRent

Credit Assessment

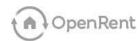
Using the information provided by the tenant, checks with leading Credit Bureau Agencies were carried out. Credit score is a measure of tenant worthiness of the applicant. Higher the score lower the risk with the tenant. Tenants with low scores will be advised to seek a guarantor.

Risk Score: 535

Report Date: 28-03-2013

Search Reference: {EB07F8FC-3FC3-4B5C-9DE9-3CC7F45AE92E}

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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.

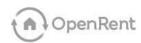
Has the applicant been located at the current address supplied?	No
Has the applicant been located at the previous addresses?	No
Are there any un-declared addresses?	No
Are there any adverse records at alternative or linked addresses?	No
Are there any inferred or potential aliases?	No
Is the applicant's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

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

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Affordability Ratio

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

Annual Income: £20000.00

Maximum Monthly Rent Allowable: £666.67

Applicant's Share of Rent: £500.00

Employer's Reference

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

Employer Name: Best Insurance

Employer Address: 51-53 , Church Road , Hove , BN3 2BD

Employment Status: Employed

Employment Period: 01/03/2012 to Current

Total Annual Gross Income: £20000.00

Job Title of Applicant:

Contact Name:

Joe

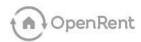
None

Mone

Mone

Mone

Pass



Landlord's Reference

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

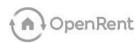
agent.	
Name of the previous Landlord/Letting Agent:	Joe
Tenancy start date:	01/03/2012
Tenancy end date:	01/03/2013
Current monthly rent:	£500.00
Any delays in payments of rent:	No
Has the property & gardens been kept in good condition?	Yes
Does the landlord/letting agent consider him/her a good tenant?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

Assessor Comments

Employer: None

Landlord/Agent: None

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IDENTITY CHECK LIST

Tenant Details:		Property Details:		
Name: Mrs. Pappy	Fiat	Property Address:	51-53,Church Road ,	
Current Address: 51-53, Church Road, Hove,			Hove , BN3 2BD	
	BN3 2BD	Total Rent Per Mon	th: £500.00	
Tenancy Term: 12		Moving In Date: 28/03/2013		
Share of Rent Per	Month: £500.00	Landlord's Name: OpenRent		
Passport (Numbe	Driving Licence (Number & Date)			
Passport (Number				
Driving Licence (N		ate)		

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