







Comprehensive Reference Report For Mr John Doe

Reference ID:
200037373

Report Created:
22/06/2017

**PASS WITH
GUARANTOR**

 Landlord Landlord contacted and details provided by applicant confirmed	 Employer Employer contacted and details provided by applicant confirmed	 Affordability Applicant can afford the monthly rental payments for the proposed property Max. Affordability: £900
 Arrears & Defaults Bad Credit Found	 Right To Rent Documents checked and confirmed	 HMT - Financial Sanctions Not located

Explanation of Decision:

Applicant has adverse credit this is either satisfied or unsatisfied. Their previous landlord confirmed reliability. Their employer has confirmed salary and reliability.

Warning:

The information contained within this report must not be disclosed to the applicant. Failure to follow this leaves you open to prosecution under the data protection act.

Applicant Details

Name:	Mr John Doe	Current Address	Address Details
Date of Birth:	01/06/1999	The Exchange, Bank Street, Bury, Lancashire BL9 0DN	Occupied: 2002 to 2017
NI Number:	Not Supplied		Monthly Rent: £500.00
Phone Number:	0161 413 3452		Status: Living as private tenant
Mobile Number:	Not Supplied		
Email Address:	Not Supplied		


Proposed Rental Property

Details of the property the applicant is intending to rent.

Property Address

The Exchange,
Bank Street,
Bury,
Lancashire
BL9 0DN

Property Details

Tenants: 1
Monthly Rent: £500.00
Rent Affordability:  PASS
Max. Affordability: £900

Previous Property

Details of a previous property where the applicant has resided.

Property Address

The Previous Exchange,
Bank Street,
Bury,
Lancashire
BL9 0DN

Property Details

Occupied: 1990 to 2001
Monthly Rent: £500.00
Status: Living as private tenant


Identity Verification

If applicable we will cross-reference Equifax's database to determine the identity of the individual and present the applicant's address history which may differ to what has been provided by the tenant.

Address

The Exchange,
Bank Street,
Bury,
Lancashire
BL9 0DN


Electoral Roll

 Found on Electoral Roll
Occupied: 2002 to 2017

Address

The Previous Exchange,
Bank Street,
Bury,
Lancashire
BL9 0DN

Electoral Roll

 Found on Electoral Roll
Occupied: 1990 to 2001

Credit Report and Score

Credit Score

600

✓ Excellent



0-275 Poor 276-324 Average 325-424 Good 425-999 Excellent

Credit Card Utilisation

25%

✓ Excellent



0-25% Excellent 26-50% Good 51-75% Average 76-100% Poor

Enhanced Financial Credit Data

Balance of all live unsecured accounts in the last month	£52,598.25
Current active accounts on time	2
The worst status of current active accounts in the last 3 months	At least 1 default ✗
Number of accounts currently at least one payment in arrears	1 ✗
Number of accounts currently in default and the current balance	1 account at £999.00 ✗
Number of months since the applicant had a default issued	1 ✗
Monthly repayment amount of the personal loans for the last month	£690.00
Monthly repayment amount of joint loans for the last month	£400.00
Credit card balance in the last month and % of total utilisation	£250.50 (25%)
Store card balance in the last month and % of total utilisation	£280.00 (90%)

Adverse Credit Findings

County Court Judgement Paid

Valued at: £86.00

Case Number: 0AA000000

Court: DEWSBURY

Active Period: 12/05/2007 to 10/09/2009

Status:  Satisfied

Advanced Reference Findings


The following details have been collected by our dedicated referencing team by contacting the previous landlord and current landlord.

Employment Details


The following details have been collected from the applicant and confirmed by the current employer.

Currently Employed as Sales at Landlord Secure

Start Date:  01/2002

Annual Income:  £1,000.00

Additional Income:  £0.00

 Employer confirmed applicant/employee is employed on a permanent contract basis (not zero hours or temporary) and is not aware of any future changes which will affect their income or employment.

Verified By

Name: John Doe

Position: Manager

Method: Online form

Date: 30/08/2001 15:00


Employer Address


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Landlord Details

The following details have been collected from the applicant and confirmed by the landlord.

Private Tenant at The Exchange, Bank Street, BL9 0DN

Tenancy Length:  01/01/1917 to 12/07/2017

Monthly Rent:  £500.00

-  No Deductions will be made from the deposit
-  Rent was reliably paid on time
-  Property was left in good condition
-  Landlord would re-let to the applicant


Verified By

Name: John Doe

Method: Online form

Date: 28/08/2001 15:00

LS Adverse Tenant Database Search

 Not found

Previous Credit Enquiries

This section will show any searches carried out by Debt Management companies. Any Debt Management company searches found will indicate a history of bad debt.

No Search History Available

Additional Checks

Mortality Check

Applicant name is checked against multiple sources to verify mortality status

 PASSED

Insurance Suitability

Rent Guarantee:  PASSED

Powered by **EQUIFAX**

Landlord Secure Ltd: The Exchange, 5 Bank Street, Bury, BL9 0DN **Call:** 0161 413 3452 **Fax:** 0161 239 7005

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