

COMPREHENSIVE REPORT

Private & Confidential

Report Date: 9th September 2008

Agent Ref: REF3451 / Our Ref: 101

Applicant Details

Name: **Mr John Smith**

Current Address: 8 London Road
London Town
X9 9AL

Rent Share: £500 pcm

Property / Tenancy Details

Property Address: Oakmead House
London Street
X9 9AD

Tenancy Term: > 60 Months

Move In Date: 15th April 2008

Total Rent: £500 pcm

Assessment

This is a summary of the assessment for this applicant.



Overall Decision:
Accepted

Credit Risk Score: **Accepted (260)**

Adverse Data: **No**

Affordability: **Pass (2%) 47.18x**

Income Reference: **Accepted**

Landlord Reference: **Accepted**

Assessor Comments:

No additional comments were added

Credit Bureau Report

Using the applicant's supplied personal details we performed a check with a leading Credit Check Bureau. The credit score - within a range of 0 - 1000, where 0 is very bad and 1000 is excellent - is a statistical measure of the likelihood of the applicant paying on time. A high score indicates the applicant is a low credit risk, conversely a low score indicates they are a higher credit risk. The average credit score is 250.

Credit Risk Score (Fairisaac):

260 (pass score: 250)

Report Type:

Individual Report

Credit Bureau:

Equifax

Report Date:

15th April 2008, 21:55

Credit Bureau Search Reference: {8D69F-2CC9-4B68-B811-157B8FEF6}

Assessment Conclusion:

Accepted

Residency Information

The Credit Report supplied by our Credit Bureau included the following additional detail

Linked Address, Identity & Fraud Information

Has the applicant been located at the current address supplied?	Yes
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
Inferred / Potential Alias?	No
Is the applicants Date of Birth Confirmed?	Yes
Has information other than the Voters Roll been used to establish residency?	No

Assessment Conclusion: **Accepted**

Public Information

This section shows County Court Judgments (CCJs), Decrees and other court information registered over the last six years in the applicants name. Such information remains on credit files whether or not the underlying debt is satisfied or repaid, unless cleared in full and notified to the court within 28 days of the court action.

Public Information Held

Number of Adverse Records:	0
Number of active CCJs	0
Number of satisfied CCJs	0
Total amount outstanding	£0
Bankruptcy Order / Voluntary Arrangement:	No
Notices of Correction / Dispute:	Yes

Notice of Changes / Corrections Present:

13th March 2007 ML2tpl, JOHN SMITH, I am a test record and have no real identity.

Assessment Conclusion: **Accepted**

Affordability / Rent Ratio

Here we indicate if the applicant can afford the rental amount, based upon earnings provided by the applicant. These earnings have then been verified by taking references from the applicants Employer, accountant or pension provider or other supporting evidence.

Affordability Ratio	2.5x
Rent Share:	£500 pcm
Suggested maximum monthly rental limit	£8,600 pcm

Assessment Conclusion: **Accepted**



Landlord Reference	
We have contacted the applicants most recent tenanted property and asked the landlord / managing agent for a reference.	
Address	Status
Positive Landlords Reference	Yes
Assessment Conclusion:	Accepted

Employers Reference	
We have contacted	
Employment Detail	Status
Executive, Fusion (Full-time)	Accepted
Director, Acre Supplies (Full-time)	Accepted
Assessment Conclusion:	Accepted

Children (Under 18)	
We ask the applicants to indicate if they have children under the age of 18 who will be living with them at the property.	
Do you have any Children under the age of 18 who will be living at the property?	No

TENANT IDENTITY CHECKLIST

FILE COPY - Private & Confidential

Checklist Date: 9th September 2008

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Branch checklist

Prior to commencing with the completion of any tenancy agreement, please ensure you have:

- A copy of the applicant's proof of residency on file**
A bill, governed by consumer credit (i.e. credit card statement, bank statement, mobile phone statement, revolving credit) in the applicant's name at their current address will suffice as Proof of Residency)
- A copy of the applicant's proof of identification**
(A Photo driving licence or passport will suffice as Proof of Identification)
- A copy of the applicant's passport / identity card**
(When non-UK applicant is being assessed)
- A verification of ID Certificate**

Completed By:

Signed:

Position:

Date: