

## COMPREHENSIVE REPORT

Private & Confidential

Report Date: 27th September 2010

Agent Ref: / Our Ref: 8373

### Applicant Details

Name: **Ms Sarah Coper**

Current Address: 66 Green Lane  
Oxford OX2 3TR

Rent Share: £866.67 pcm

### Property / Tenancy Details

Property Address: 12 Blackheath Mews Parade  
London SE3 6TH

Tenancy Term: 12 Months

Move In Date: 16th April 2010

Total Rent: £866.67 pcm

### Assessment

This is a summary of the assessment for this applicant.



**Overall Decision:**  
**Accepted**

Credit Risk Score: **Accepted (293)**

Adverse Data: **No**

Affordability: **Pass (35%) 2.88x**

Income Reference: **Accepted**

Landlord Reference: **Accepted**

### Assessor Comments:

Please note all references are subject to verification of proof of residency and proof of ID (photographic) at the applicant's declared address(es).

### Credit Bureau Report

Using the applicant's supplied personal details we performed a check with a leading Credit Check Bureau. The credit score 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.

Credit Risk Score: **293**  
Credit Bureau: Equifax  
Report Date: 16th February 2010, 12:40  
Credit Bureau Search Reference: B7608B14162D8D17B03DD9BB28E1A104

**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, via Electoral Roll (Surname) & Supplied Evidence
Has the applicant been located at the previous addresses?	N/A
Are there any Un-Declared Addresses?	No
Are there any adverse records at alternative or linked addresses?	No
Inferred / Potential Alias?	No
Is the applicant's Date of Birth Confirmed?	No
Has information other than the Voters Roll been used to establish residency?	Yes, Supplied Evidence

#### Public Information

This section shows County Court Judgments (CCJs), Decrees and other court information registered over the last six years in the applicant's 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:	No

##### 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 applicant's Employer, accountant or pension provider or other supporting evidence.

Affordability Ratio:	2.5x
Rent Share:	£866.67 pcm
Suggested maximum monthly rental limit:	£1,000.00 pcm

##### Assessment Conclusion:

**Accepted**

**Landlord Reference**

We have contacted the applicant's most recent tenanted property and asked the landlord / managing agent for a reference.

**Address**

66 Green Lane, OX2 3TR, (From: 1st January 1999)

**Status**

Accepted

Positive Landlord's Reference

Yes

**Assessment Conclusion:**

**Accepted**

**Employer's Reference**

We have contacted the following organisations to verify the information supplied:

**Employment Detail**

Sales Manager, Smithson's Building Supplies (Full-time)

**Status**

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: 28th September 2010

Agent Ref: / Our Ref: 8373

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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: