

Application Reference: W221936 Report Date: 20/1/2014 Report sent by Mel Thompson

# Full Profile Report for Demo Account Lettings Applicant Agreed

Subject: Mr Example Applicant - Applicant Date of Birth: 1/1/1950

Property: 49 Phillip Avenue Nuthall NE16 1EB Rent amount: £850.00

# **Address Information**

Addresses Searched:Match Level:Match Source:8 Cedar Avenue Nottingham NG161AFNot confirmedNot applicable

32 Little Holland Gardens Nottingham NG161AY

Individual

Public Information

**Linked Addresses Located & Searched:** 

27Chilton Drive Watnall Nottingham NG161HL Residency Confirmed: Yes

**Identity Confirmed:** Yes

# **Credit Check Results**

We have searched the files of a leading credit reference agency using the details supplied by the applicant. We have not located any CCJ Records in the name of this applicant. No bankruptcy or insolvency records have been located for this applicant.

Active CCJs Located: 0 CCJ Data Amount (£) Date Case Number Court

None located Satisfied CCJs Located: 0

CCJ Total Value: £0

Bankruptcy Data: No

As part of the credit check we have searched for existing credit accounts that match the name and date of birth shown. Positive matches confirm that the applicant's date of birth is correct. A summary of this information is shown below.

Address	Open Accounts	Closed Account	S Current Lenders	<b>Recently Updated</b>	Credit Bureau Searched: Equifa
A1	1	0	0	1	
A2	0	1	1	0	
L1	0	7	5	0	

## **Bank Account**

The bank account details provided by this applicant have been validated. The bank account is held with BARCLAYS BANK PLC, , Leicester, LE87 2RR

Sort Code: 206325 Account Number: 03543692 Direct Debit Capable: Yes Faster Payments: Yes





Report Page 2 - Mr Example Applicant

# **Employment & Income Details**

This applicant is employed. We have contacted their employer, Top Foods Limited, Unit 100 Verey Road, Woodside, Dunstable LU5 4TT for confirmation of their employment details.

Applicant Type: Employed Employment Type: Full-Time and Permanent

Occupation: Unit Supervisor Length of employment: 0 years, 11 months

Confirmed Income: £35,000 Income verified by: Employers Reference

## **Current Residential Status**

This applicant is currently living in rented accommodation. We have contacted the landlord, Mrs. Sarah Wilson, Little Lane, Marsh Town, Kent, CT1 1AA and obtained confirmation of how the tenancy was conducted. The applicant has not been confirmed at the current address by the credit check data. The applicant has been confirmed at the previous address.

**Length of tenancy:** 0 years 7 months **Monthly rent amount:** £750.00

Rent payments OK? Yes Correct notice given? Not Applicable

Property treated well? Yes Reason for ending: Landlord requires property

## Recommendation

We have assessed the information available to us and based on this information we suggest that this applicant is suitable to undertake the required tenancy and capable of meeting monthly rent payments up to the credit limit shown.

Overall Result: Applicant Agreed

Rental Limit: £850.00

Conditions: Applicant suitable to proceed on normal terms

Risk Level: Moderate



### **Further recommendations:**

Ask to see original photographic proof of identification and retain a copy. A photo driving licence or passport is preferred. As this applicant has no credit history at their current address, ask to see an original proof of address document, such as a utility bill or bank statement. Ask to see an original bank statement or payslip to double verify the information supplied on the employment reference.

#### **Rent Guarantee Insurance**

This applicant is suitable for cover under our range of Rent & Legal Protection policies. For further information or to obtaincover please visit www.rentguard.co.uk or call 0800 783 1626.