

Our comprehensive Final Reports reveal a detailed summary of risk, including Credit Reports, Income References, Landlord References, and Bank Verification.

## Credit Report

We pass or fail an applicant based on their Credit Score - a score of 545 or above is a pass. In addition, we collect demographic CAMEO data, linked addresses, bankruptcies, insolvencies, and electoral roll data, to allow you to make a more informed decision.

With a Credit Check, we return your Final Report instantly - just seconds after you hit submit. Over 90% of our Full

References are completed within 48 hours.

Make the process even quicker by getting your Tenants to fill in the required information using our Tenant Complete system.

## Your Final Report For Mr John Doe

### REFERENCE DETAILS

**Reference ID:**

19165956

**Agent**

Test Letting Agents

### REFERENCE DATE

**Started:**

8th January 2014

**Completed:**

8th January 2014

### REFERENCE OUTCOME



**Declined**

Please see reasons below

**APPLICANT DECLINED** A guarantor is required to pass referencing for this the applicant to be accepted. [Add a Guarantor to this reference.](#)

Please be reminded that under the Data Protection Act, this Final Report is confidential and must not be passed on to your applicant. Have you protected yourself against money laundering? Don't forget to hold a copy of your Applicant's photographic ID on file.

### Tenant Details

An overview of the tenant this reference has been conducted on.

### Credit Score

Mr Doe's credit score is **519**. This is indicative of a high-risk tenant. On this basis, we have failed Mr Doe's credit score as being unacceptable for tenancy.

Key: **0 - 544 = HIGH RISK** **545 - 595 = MEDIUM RISK** **596+ = LOW RISK**

### Unsatisfied County Court Judgments

Mr Doe has failed their Credit Reference due to an excessive record of unsatisfied County Court Judgments. You can see further information regarding the offending County Court Judgments at the bottom of this report.

### Mr John Doe

**Current Address**

16 Whiteacre Lane

Test Town

Test County

ABC 123

United Kingdom

### Personal Details

**DOB:** 15th September 1976

**Smoker:** No

**Pets:** No

**NI No:** JX-123-45-6

**ID Type:** Passport

**ID No:** JD0E84757893290

### Contact Details

**Telephone:** 01234567890

**Mobile:** 07987654321

**Email:** john.doe@example.com

### Property Details

Information on the property the applicant is intending to move in to.

### Property Address

1 Brownacre Lane

Test Town

Test County

NR 1 234

### Property Details

**Total Rent:** £620.00 pcm

**Share of Rent:** £620.00 pcm

**Tenancy Period:** 12 Months

**Rent Protection:** 12 Months Nil Excess

**Tenancy Start Date:** 1st Feb 2014

### Property Map



## Income Reference

We have referenced this applicant on 2 income sources.

Overall Income Reference Conclusion: Acceptable, validated by Jack Webb ext. 234

Income Type	Income Source	Validated Amount
Employed (PAYE) 15th Jul 2009 to present.	Acme Stores Ltd Delivery Driver (Permanent - Full Time)	£23,000 yearly income plus £1,000 non-guaranteed bonus. As this bonus is non-guaranteed, it has not been used to calculate the income multiple.

This reference was given by Mr Joe Bloggs - Area Manager at Acme Stores Ltd, and taken by Jack from Rent4sure. For further information please phone Mr Bloggs on 0330123456 or email to joe.bloggs@acme-stores-ltd.co.uk.

Mr Bloggs considers the applicant to be honest, reliable, and trustworthy.

Referee Additional Information:

"John is a trustworthy individual who I would have no hesitation in letting a property to."  
— Mr Joe Bloggs, Acme Stores Ltd

Rent4sure Staff Additional Information:

"Reference received by email."  
— Jack Webb, Rent4sure Staff

Investment/Savings	£3,500 yearly income
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This reference was given by Mr John Doe, and taken by Jack from Rent4sure. For further information please phone Mr Doe on 01234567890 or send an email to john.doe@example.com.

Rent4sure Staff Additional Information:

"Bank Statements have been received to prove savings."  
— Jack Webb, Rent4sure Staff

## Landlord Reference

We have obtained a Landlord reference for Mr Doe.

Overall Landlord Reference Conclusion: Not Acceptable, validated by Jack Webb ext. 234

Landlord Name	Rented Property	Conclusion
Mrs Jane Roe / Sample Lettings 01665499123	10 Greenacre Lane Test Town Test County XYZ 123	

**Property Condition:** Some damage

**Condition Reason:** Slight damage to the carpeted floors

**Re-let:** The landlord would not re-let to this tenant again.

**Tenancy Period:** This tenancy began on 1st May 2013 and ends on 31st January 2014.

**Tenancy Rent:** The rent during this tenancy was £450

**Rent Arrears:** There were rent arrears during this tenancy. "Tenant is 2 months in arrears" was stated as the reason for these rent arrears.

Landlord/Agent Additional Information:

"John has not treated the property with the care and respect it deserves, and is now 2 months in arrears"  
— Mrs Jane Roe / Sample Lettings

Rent4sure Staff Additional Information:

"Reference taken by phone with the Landlord"  
— Jack Webb, Rent4sure Staff

We reference multiple sources of income including earnings, savings and benefits, to establish an Applicant's ability to afford the rent. Where applicable, we contact Managing Agents or Landlords for an assessment of an Applicant's current or previous tenancy term.

## Matched Address

The Matched Address is only shown when it is different to the Applicant's current address.

## Credit File Address

**16 Whiteacre Lane Test Town ABC 123** is the address that was matched with the Applicant's credit file. This could be a previous, alternative or registered address linked to a line of credit.

This is the address that we have used to obtain the Applicant's historic credit data with our credit reference partners.

## Linked Addresses

We found 2 previous addresses associated with this applicant.

The addresses listed are in the order in which they were confirmed by financial contributors to the applicant's Credit File.

From Address	To Address
1 SAMPLE STREET, TEST TOWN, S4M PL3	59 AVENUE STREET, TEST TOWN, AV3 NU3
59 AVENUE STREET, TEST TOWN, AV3 NU3	16 WHITEACRE LANE, TEST TOWN, ABC 123

## County Court Judgments

We found 2 CCJs associated with this applicant.

Name	Address	Court Name	Case Number	Judgment Amount	Judgment Date	Satisfied Date
MR JOHN DOE	59 AVENUE STREET, TEST TOWN, AV3 NU3	TEST TOWN	TEST 7840892	£2,416.00	26th Aug 2009	21st Mar 2010
MR JOHN DOE	16 WHITEACRE LANE, TEST TOWN, ABC 123	TEST TOWN	TEST 7840892	£3,891.00	30th Jan 2012	Unsatisfied

## Bankruptcies and Insolvencies

We found 1 bankruptcies and insolvencies associated with this applicant.

Name	Address	Court Name	Case Reference	Order Date	Discharge Date
MR JOHN DOE	59 AVENUE STREET, TEST TOWN, AV3 NU3	TEST TOWN	410033	26th May 2010	12-12-2010

## CAMEO Data

CAMEO provides demographic data for individuals based on information in public records.

Please note that CAMEO data is provided for guidance purposes only, and should not be relied upon.

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The following CAMEO demographics have been matched to the Applicant's address. They are not indicative of the property they are intending to move in to.

### Neighbourhood Definition

Wealthy Mixed Households Living In Rural Communities

### Predominant Characteristics

#### Income and Financial Sophistication

The occupants of these areas can be considered Professional Detached Neighbourhoods.

The individuals within these households are considered to be Prosperous Mortgagees.

The residents of this area represent a Low Risk.

### Property

Typical house prices in this area: £100,789

Compared with the national average (equal to 100), the house price index within this area is 7894.

The typical council tax band in these areas is G.