

Full Tenant Reference REPORT



ACCEPT

Please see decision note below

Application form prepared for :

Agent Name: Demo
Address: test, test,
Postcode: 1234
Telephone: 08445674001
Email: luke.burton@legal4landlords.com

Applicant Details

Title: MR	First Name : JOHN	Surname: CASTLEDENE
House Name / Number: UNIT 5 WEBSTER COURT	Street: CARINA PARK	
Town / City: WARRINGTON	Postcode: WA5 8WD	
Date of Birth: 15-2-1977	NI Number: NZ333333A	
Number of Children Under 18yrs: 2	Smoker: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Pets: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Applicant Bank Account Details

Account Holder Name: JOHN CASTLEDENE	Bank / Building Society Name: Natwoost
Account Number: 01010101	Sort Code: 01-01-01

Tenancy Details

House Number and Street Name: UNIT 4		
District: WEBSTER COURT CARINA PARK WESTBROOK	Town / City: WARRINGTON	Postcode: WA5 8WD
Tenancy Start Date: 28/02/2015	Rental Period: 12 Mths	
Rental Amount: £600.00	Applicant Share of Rent: £600.00	

Results Overview

Affordability: PASS	Identity Verification: <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
Risk Rating: LOW RISK	Voters Roll: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Bank Account Status: Decline	Employment Reference: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Credit Score: 867.0	Landlord Reference: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Suggested Max Rent: 666.67	Overall Decision: ACCEPT

Decision Comments

THE DECISION IS ACCEPT. THE TENANTS CREDIT SCORE IS LOW RISK, THE EMPLOYMENT REFERENCE SHOWS GOOD AFFORDABILITY AND THE LANDLORDS REFERENCE IS POSITIVE.

Legal 4 Landlords are authorised and regulated by the FCA under firm reference number 01920623.

Registered Address: 8 Webster Court, Warrington, WA5 8WD

Tel: 0844 567 4002 | Fax: 0844 567 4003 | www.legal4landlords.com

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Income Status

Income Status: EMPLOYED

Annual Salary(£): 20000.00

Start Date: 13/02/2013

Referee Name: SALLY SALLISON

Company Name: Legal 4 Landlords

Regular Commission(£):

Position: Assistant

Referee Position: MANAGER

Landlord Reference

The tenant has always paid the rent on time. The tenant has caused no damage and maintained the property. The landlords has received no complaints about the tenant. The landlord considers this person to be a good tenant and would re-let given the chance.

Report Data

L4L Reference Number: RN-298324

Date in: 27-2-2015

Date out: 27-2-2015

Report Completed By: Alan

Time in: 09:02:32

Time out: 09:11:05

Credit Score

Legal 4 Landlords use the following guidelines to determine risk rating depending on a applicants credit score:



A credit score is a numerical expression based on a statistical analysis of a person's credit files, to represent the creditworthiness of that person. A credit score is primarily based on credit report information, sourced from a UK registered credit bureau. Legal 4 Landlords with the permission of the applicant have received the credit score and have applied the above guidelines to determine a risk rating.

The risk rating is a good indication on how the applicant manages their money i.e. a poorly managed account will generally reduce the credit score and increase the risk rating thus indicating that potentially paying rent on time could be an issue.

Affordability

Rent x 2.5 < Tenants Income | Rent x 3 < Guarantors Income

The level of affordability for the applicant is key to ensuring that even if the applicant is creditworthy they can afford to pay the rental amount stated. When reviewing the affordability we have taken into account information supplied by an employer, accountant or when necessary bank statements. Legal 4 Landlords have broken the applicants income down into sections of affordability to determine the result displayed under "Results Overview".

Suggested Max Rent

Rent Value < 40% of Tenants Monthly Income

We have provided a suggested maximum rental figure based on the information sourced for the affordability check. The decision is calculated through the above formula and displayed on page one. We have supplied this information for two reasons:-

A – Should the applicant have a partner moving into the property the suggested maximum rent may be enough to cover any shortfall, if required.

B – Should you look to review the rental amount in the future, as long as the applicant's circumstances haven't changed then you have a figure to work with.

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Address Confirmation

Legal 4 Landlords have utilised a number of different reference points to confirm the following information:-

- Is the applicant confirmed living at the supplied address.
- How long has the applicant lived at the address.
- Are there any undisclosed addresses relating to the applicant.
- Are there any known inferred/potential alias names at this address.
- Once this information has been collated a decision is formulated and the result is produced as shown on page one.

Please note that if the address has not been confirmed we will recommend that you ask the applicant to supply a utility or council tax bill supplied within the last three months, this is purely for your record to confirm the applicants address, should you have any questions about this please contact the reference team on 0844 567 4002

Employer Reference (if applicable)

- Confirmation that the Referee has the authority and accurate information available.
- Confirmation that the applicant is in full time / permanent employment.
- If contracted, what hours the applicant works.
- Confirmation of salary details (if self employed accountants will confirm this).
- If the applicant has had any warnings or currently working any notice / redundancy period.
- When possible the above information will be requested on company letter head.

Landlord Reference (if applicable)

- Confirmation that they are the applicant previous Landlord/Agent.
- Confirmation that the applicant paid the rent on time.
- If the applicant has ever been in any arrears.
- If the applicant has caused any damage to the property.
- Have any complaints from neighbours/police been received.
- Confirmation that no notices have been served on the applicant.
- Confirmation that the Landlord/Agent would re let to the applicant.
- How the Landlord/Agent would rate the applicant.
- When possible the above information will be requested on company letter head.

Voters Roll Search

As part of our reference we have checked that the applicant is registered at the stated address, this is a further step in our Address Confirmation check, should the applicant not be registered on the voters roll then we will recommend that you ask the applicant to supply a utility or council tax bill supplied within the last three months, this is purely for your record to confirm the applicants address, should you have any questions about this please contact the reference team on 0844 567 4002.

Declaration

The contents of this report are protected under the Data protection act. Failure to safe guard personal data can lead to prosecution. Please keep this report in a secure place and ensure that once the information has been used then the document is destroyed. The details in this report should not be used as the sole reason for making a decision, Legal 4 Landlords is not liable for any inaccuracies or incompleteness in the information appearing in this report.

Help with this Report

If you need help with understanding or completing any part of this form please contact Legal 4 Landlords and we will be happy to explain the details to you and provide advice if required.

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Fax: 0844 567 4003

Email: check@legal4landlords.com

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