

Report Reference	1488899709	Application Type	TENANT APPLICATION
Compiled On	10/03/2017	Applicants Name	STEPHEN JOHN SMITH
Prepared By	MARTIN	Date of Birth	01/01/1990
Compiled For	ABC LETTINGS	Mobile Number	07777777777
Payment Type	ACCOUNT CUSTOMER	Rent Per Month	650.00
Account Number	12345	Affordability Test	PASSED
Rental Property Address	91 HIGH STREET EVESHAM WORCS WR11 4DN		

Credit Report / Financial

Credit Score	568		
Credit Search Reference	00BE8896-14EE-46B7-9A71-370543E012DD		
Address Conformation	YES	Other Addresses Found	NO
Current BAI Record	0	Other Aliases Found	NO
Discharged BAIs Last 6 Yrs	0	Notice of Correction	0
Active Judgments	0	Notice of Dispute	0
Satisfied Judgments	0	Residency Confirmed	MULTIPLE MATCHES
Value of Active Judgments	0	Previous Addresses	YES
Searches in Last 3 Mths	0	Driving licence number match	YES
Searches in Last 12 Mths	0	Passport Number Confirmed	NOT SUPPLIED
Home Searches 3 Last 3 Mth	0	NI Number Verified	YES
Bank account validated	YES	ValidID Result	MULTIPLE MATCHES
Notes (Financial)	MULTIPLE MATCHES CONFIRMING PREVIOUS AND CURRENT ADDRESSES		

Employment / Income

Independently Verified	YES	Employment Start Date	30/03/2016
Employer Source 1	COMPANIES HOUSE	Position	DELIVERY DRIVER
Employer Source 2	192.COM	Gross Annual Income	28500
Contact Detail Verified	YES	Benefits Confirmed	N/A
Employment Type	FULL TIME	Other Income Confirmed	N/A
Other Income Details			

Current and Previous Landlord / Agent

Agency Verified as Genuine	N/A	Title Match Landlod (Previous)	YES
Agency Source 1	N/A	Reference Received (Previous)	YES
Agency Source 2	N/A	Rent Paid on Time (Previous)	YES
Title Match Landlord (Current)	YES	Would Recommend (Previous)	YES
Reference Received (Current)	YES	Tenant DataBase Searched	SEARCHED
Rent Paid on Time (Current)	90%	Tenant Discovered	NO
Would Recommend (Current)	YES	Adverse Information	N/A
		Positive Information	N/A

Message From Current Landlord / Agent

NONE SUPPLIED

Message From Previous Landlord / Agent

HE WAS A GOOD TENANT WHO ONLY MOVED WHEN HE NEEDED A BIGGER PROPERTY. WOULD BE HAPPY TO RENT TO HIM AGAIN.

Right to Rent (RTR)

RTR Documents Supplied	YES	Permanent RTR	YES
RTR Established	YES	Time Limited RTR	NO

IMPORTANT NOTE: If the applicant has supplied us with uploaded digital copies of documents to prove their Right to Rent in the UK this does not absolve the Landlord from checking the original documents and making copies as required by The Immigration Act 2014. Letting or Estate agents acting on behalf of a landlord can only check and copy Right to Rent documents if there is a written agreement between the agent and the landlord.

Notes (RTR)

Result / Recommendations

After independently verifying the applicant's employer / income and previous tenancy and having assessed information gained, we can suggest that this applicant is suitable to undertake the tenancy or to act as a guarantor and is financially capable of meeting the monthly rental payments subject to any recommendations we may have added below.

Result	Accepted	Audit Trail: If you require the audit trail for this report please email us quoting the Reference Report Number and the date this report was compiled.
Maximum Affordability	950.00	
Risk Level	LOW	

Recommendations / Comments

Regardless of passing our referencing procedures we would recommend that the prospective tenant's last 3 months bank statements are examined to confirm rental payments to account number XXXX1234. Accept original statements sent by post only or online statements if printed in your presence. Pre-printed on-line statements should not be accepted. Redacted statements are acceptable as long as they meet the aforementioned requirements.

This report has been compiled and is supplied in compliance with our terms and conditions which are available at www.smartreferencing.co.uk. All personal data has been processed and stored in compliance with the Data Protection Act and our Privacy Policy. Keep this document safe and only for as long as you are required to.