

Applicant: Mr Test Applicant

Check Type: Tenant Full Reference

Conclusion: Accept

5th October 2016




Dear Sir/Madam

Please find attached the report for **1501650 - Mr Test Applicant** prepared by Rentshield Direct for Rentshield Test Agent.


Rentshield Direct Ref	RS1501650
Applicant:	Mr Test Applicant
Current Address:	Unit 9, Broadmeadow Industrial Estate Teignmouth TQ149AE
Lived at this address for:	
Property Address:	Unit 9, Broadmeadow Industrial Estate Teignmouth TQ149AE
Rent:	£1500 per month
Share of Rent:	£1500 per month

Should you have any queries regarding the information contained within this report please call us on 01626771300. When calling, please quote reference number RS1501650. The details contained in this report should not be used as the sole reason for making a decision. Rentshield Direct cannot be liable for any inaccuracy or incompleteness appearing in this report as it has been provided to Rentshield Direct by a third party. Rentshield Direct is a trading name of Barbon Insurance Group Limited. Registered in England number 3135797.


Affordability

Monthly rent < or = 40% of gross income	No	
Monthly rent > 42% of gross income	Yes	
Suggested maximum monthly rental limit	£N/A	
Decision		Decline


Risk Information

Risk Score	47	
Score Key: above 47: Accept; less than or equal to 47 and greater than 31: Refer; equal or less than 31: Decline		Accept


Linked address, Identity and Fraud Information

Is the applicant confirmed as living at the address given?	No	
Is the applicant's date of birth confirmed?	No	
Are there any adverse records at alternative or linked addresses?	N/A	
Inferred/Potential Alias?	No	
Decision		Refer


Voters' Roll Information

Ever listed at current address	No	
Years at current address	N/A	
Ever listed at previous address	N/A	
Years at previous address	N/A	
Decision		Refer


Public Information Held

Number of Adverse Records	0	
Total amount of CCJs	N/A	
Number of satisfied CCJs		
Total amount still outstanding	0	
Date of latest adverse record	N/A	
Notice of Correction	No	
Notice of Dispute	No	
Bankruptcy Order/Voluntary Arrangement	No	
Decision		Accept


Landlord's Reference

Name of Landlord / Managing Agent	Agent: The Agency	
Was the tenancy address confirmed?	Yes	
Tenancy Duration	10 years	
Were any arrears recorded?	No	
Was high dilapidation recorded?	No	
Current rent paid	1500	
Would the landlord re-let to this tenant?	Yes	
Decision		Accept

Employer's Reference

Name of Company (organisation)	Smith and Sons Ltd	
Name of referee	John Smith	
Referee's position	Managing Director	
Employment start date	02 Jan 2016	
Is this applicant in permanent employment?	Yes	
Is the applicant's contract > the lease term?	Yes	
Are the salary details as stated?	Yes	
Reported salary	150000	
Are the position details as stated?	Yes	
Decision		Accept

Overall Tenancy Decision





Based on the information provided our conclusion for tenancy is: ACCEPT	 Accept
Report Notes:	
Sample report notes.	

Footprint: {B75F8F8B-BD01-4087-A850-E12937A48A20}
Rentshield Direct Ref:RS1501650

Understanding this Report

Overall Tenancy Decision

This informs you of Rentshield Direct's overall conclusion of the applicant. A fuller description can be found in the table below of each category.

 ACCEPT	ACCEPT We would conclude that this applicant is suitable for tenancy based on financial strength, public information and references. This Applicant would meet the conditions for our Rent & Legal products.
 ACCEPT WITH GUARANTOR	ACCEPT WITH GUARANTOR Based on the Applicant's financial strength and/or public information or references we conclude that a guarantor is assessed before granting the applicant tenancy. You are not obliged to abide by this conclusion. Without a guarantor this applicant would not meet the conditions for any Rentshield Direct Insurance & ESS products. If a policy is in force, this will need to be cancelled as any claims would not be paid out if this Applicant is granted tenancy.
 REFER	REFER We have been unable to complete our report as we have been unsuccessful in concluding our assessment of the applicant. This applicant would not meet the conditions for Rentshield Direct Insurance & ESS products. If a policy is in force, this will need to be cancelled as any claims would not be paid out if this applicant is granted tenancy.
 DECLINE	DECLINE Based on the applicant's financial strength and/or public information and/or references, we would conclude that they are not suitable for this tenancy. You are not obliged to abide by this conclusion. This applicant would not meet the conditions for Rentshield Direct Insurance & ESS products. If a policy is in force, this will need to be cancelled as any claims would not be paid out if this applicant is granted tenancy.

Refer means Rentshield Direct has been unable to verify this section and recommends you seek more information from the applicant/guarantor.

Affordability

This is the ratio of the applicant's monthly rental amount and their monthly gross income expressed as a percentage. The higher the percentage, the more difficult it can be for an applicant to pay their rent as well as other living expenses.

Risk Information

This provides an overall risk score based on the applicant's credit profile. Scores of 48 and above are generally regarded as acceptable whilst scores of 46 or less are generally regarded as insufficient. If the score is 47, it can indicate that there is insufficient information about this applicant to form any definite opinion as to their financial strength.

Linked address, identity and fraud information

This provides an indication as to whether there is anything suspicious about information that the applicant has given. It is an indicator of potential concealment or possible fraud and it is very important in these cases that the applicant's identity is carefully checked before granting tenancy.

Voters roll information

This confirms whether the applicant has been found on the voters roll. Voters roll information is used to help verify an applicant's identity. If the applicant is not on the voters roll it is recommended that you carefully verify the applicant's identity.

Public information held

This shows up any adverse information such as bankruptcies, voluntary arrangements and county court judgements (CCJs) that have been linked based on the information provided by the applicant. These may be picked up on the applicant's current address or other linked addresses that appear in their credit profile.

Previous landlord's reference (if applicable)

This information is available on Comprehensive References only. This shows the previous landlord's opinion of the applicant's conduct in terms of paying rent and dilapidations. If the applicant has not rented before, this section will not be completed. Please note that this section is based solely on the opinion of the previous landlord.

Employers / income reference

This information is available on Comprehensive references only. This section shows that we have validated the applicant's income. Income may be verified from their employer, accountant, pension fund or receivable benefits. The affordability calculation will be based on the confirmed income ensuring that the most accurate rating is provided.