



reference-my-tenant
.com

A-Z Lettings
123 High Street
Any Town
Any Where
Any County AB1 1BA

Comprehensive Tenant Assessment Report

Dear A-Z Lettings

Please find attached the report for: Mrs I Am A Risk
Prepared by Reference-my-tenant.com

RMT11010102		File reference	Risk
Applicant:	Mrs I Am A Risk		
Current address:	CCJ House CCJ Street, CC1 1JJ		
Property address:	123 Tenant Street Lincoln LN1 1LN		
Rent:	£1000 per month		
Share of rent:	£ 500 per month		

Should you have any queries regarding the information contained within this report, please call Reference-my-tenant.com on 0845 468 2616.

The details contained in this report should not be used as the sole reason for making a decision. RMT cannot be liable for any inaccuracy or incompleteness of any information appearing in this report since it was provided to RMT by a third party.

Yours sincerely
Reference-my-tenant.com

Company Reg: 6954662



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Reference-my-tenant, PO Box 10181, Grantham, Lincs, NG31 0GG



Affordability/Rent Ratio	
Monthly rent < or = 40% of gross income	No
Monthly rent between 40% - 42% of gross income	Yes
Monthly rent > 42% of gross income	No
Suggested maximum monthly rental limit	£500
Accept	
Risk Information	
Risk Score	42
Decline	
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?	Yes
Are there any adverse records at alternative or linked addresses?	Yes
Inferred/Potential Alias?	Yes
Decline	
Voters Roll Information	
Listed at current address?	No
Years at current address	No
Dates registered on Voters Roll	No
Listed at previous address?	Yes
Years at previous address	3
Dates registered on Voters Roll	2005-2008
Accept	
Public Information Held	
Number of Adverse Records	6
Total amount of CCJs	£21,451
Total number of satisfied CCJs	0
Total amount still outstanding	£21,451
Date of latest adverse record	14/02/11
Notice of Correction	No
Notice of Dispute	No
Bankruptcy Order/Voluntary Arrangement	No
Decline	



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Landlord's Reference

Was the tenancy address confirmed?	Yes
Was the tenancy term confirmed?	Yes
Were any arrears recorded?	No
Is there any damage to the property, above acceptable wear and tear?	No
Date of last inspection?	June 11
Monthly rent paid?	£675
Would the landlord re-let to this tenant?	Yes
	Accept

Employer's Reference

Has the applicant been employed by the referee for at least 12 mths?	Yes
Is this applicant in permanent employment?	Yes
Is the applicant's contract > the lease term?	N/A
Are the salary details as stated?	No
Are the position details as stated?	Yes
Is the address confirmed?	Yes
	Accept

Decision

Overall Decision

DECLINE

Please notes:

(1) We are unable to accept this applicant due to undisclosed adverse credit at an undisclosed address. The address, where the adverse credit is registered, is linked to the address(es) supplied by the applicant and found by RMT during our investigations. However, if your applicant was to settle their outstanding CCJs and obtain a Certificates of Satisfaction, they may be re-considered.

(2) Employer confirms salary as £14,250 and annual overtime/bonus as £1,500 p/a.

(3) The credit bureau returned a linked alias for the applicant in the name of I HIDE MY JUDGMENTS]. We confirm we have searched the credit files for this alias and six CCJs have been located.

Bank Information

The account details have been supplied by the applicant and have not been verified by Reference-my-tenant.com. The bank name and address has been derived from the sort code given.

Sort code	20-41-12
Bank Details	Barclays Bank PLC PO Box 1 High Street New Town NG1 1AA
Account Number	12345678
Account Name	Mrs I Am A Risk
Time with this branch	Not supplied
Does your applicant have a cheque guarantee card?	No

Other Information

This information has been provided by the applicant and has not been verified by RMT

The proposed tenant does not keep pets

The proposed tenant does smoke

Children or other permitted occupiers	Age	Date of Birth
Alex Risk	13	01/09/1999
Tony Risk	11	17/11/2011