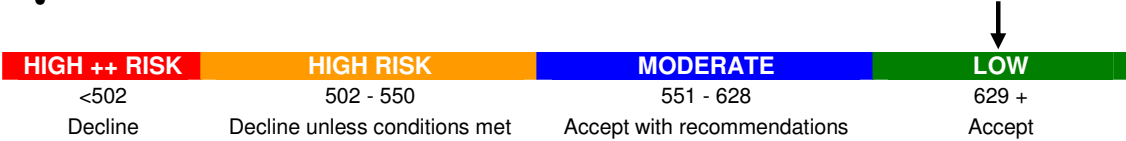


Advanced Report # 1342499

Requesting User: **sample** Report Ref: **1342499** Report Date: **15/10/2004**
 Applicant: **Mr Steven Campbell**
 Current address: **10 Sample Place, Sample SS1 8TF**
 Decision: **Accept**
 Decision Ref: **41855**

Summary

- Mr Steven Campbell has successfully passed validation based on the information provided.
- The applicant is deemed to be suitable for the agreement as their risk category is D (Low risk).
- No adverse information relating to this applicant was found at the addresses provided.
- No Rentchecks.com System Alerts were located for this applicant.
- No undisclosed addresses were located.
- The referees provided have been successfully validated.
- The applicant has an Acceptance Score of **737**. This is indicative of a **LOW RISK** tenant.
- The Acceptance Score is based upon the applicant's historical credit & payment record in addition to data collected from our independent assessment checks.
-



HIGH ++ RISK	HIGH RISK	MODERATE	LOW
<502	502 - 550	551 - 628	629 +
Decline	Decline unless conditions met	Accept with recommendations	Accept

Search & reference data

Current address: **01 Clean** 2003 - Date

Previous address 1: **01 Clean** 2002 – 2003

Previous address 2: **02 Clean** Not located on Electoral Register. Residence confirmed

Employment status: **01** MDP Ltd

RSA status: **01** No alerts on this name, alias or associates

Risk category: **D** Low risk

Referee 1: R Howard (Employer) – **Validated 01 Collected 01**

Referee 2: N Smith (Landlord) – **Validated 01 Collected 01**

Referee 3: S Hall (Guarantor) – **Validated 01 Guarantor 01**

ID Check: **01**- Additional ID not required

Identification: **01 Validated** - UK DVLA

Bank details: **Validated 01** – 12899354

Affordability: **ACCEPT** £675.00 pcm

Notes

The applicant was successfully located on the Electoral Register at the current and previous (1) addresses. No adverse information is recorded at these addresses.

The applicant was not successfully located on the Electoral Register at previous address 2 (Church Street). Additional checks confirm that the applicant has been resident at this address. No adverse information is recorded.

2 linked addresses were located. No adverse information is recorded at these addresses:
Hamilton Place, Glasgow
Chapel Street, London E1

0 CIFAS or fraud warnings are recorded

An identity check was conducted to score the authenticity of the applicant based on the information provided. The result of this score was **87%**. This score is high indicating that the applicant's identity is **AUTHENTICATED**.

An approximate salary was disclosed by the applicant's employer. In addition an analysis of the applicant's monthly financial outgoings was conducted. The applicant's affordability rating based on the monthly rental value submitted, is **92% ACCEPT**.

Referee 1 (Employer) confirmed that the applicant has been in permanent and full time employment for the past 4 years. The referee does not expect this to change in the foreseeable future and he has no hesitation in recommending the applicant for this agreement.

The applicant has been employed with this organisation since 1st July 2000.

Referee 2 (Landlord) confirms that the applicant is a good and reliable tenant. The referee has had no problems with this applicant and rent has been paid on time every month. The referee has let to this applicant for the past 18 months.

The referee recommends the applicant for this agreement and states that he would let to him again in the future without hesitation.

Referee 3 (Guarantor) emphasises the applicant's good character and responsible attitude. He regards the applicant as an extremely reliable individual who would undoubtedly make a good future tenant.

The Guarantor named on the application has been approved as suitable to guarantee this agreement. The Guarantor has a clean credit history and a reliable source of income. The Guarantor is aware of his responsibilities and is happy to support his son throughout the tenancy.

A banker's reference has been requested and this will be forwarded on receipt.

This applicant is suitable for this agreement based on the information provided.

Validation codes

Your report contains several validation codes that have been allocated to the applicant during the validation process.

The following codes are explained further to enable you to interpret your report correctly.

Where adverse or alert data is located, an explanation of the specific problem is included within the recommendations.

01 Address (current & previous):

Applicant has been resident at current address for 3 years or more

Applicant has no defaults, CCJs, bankruptcies, current arrears or adverse credit indicators

Applicant has no other linked addresses besides those declared on the application

02 Address (current & previous):

Applicant can not be located at the stated addresses for 2 years or more.

Applicant has defaults, CCJs, bankruptcies, current arrears or adverse credit indicators

Applicant has other linked addresses besides those declared on the application

03 Address (current & previous):

Applicant cannot be located at the given current or previous addresses

01 Employment status:

Applicant's employment status is valid

03 Employment status:

Applicant's employment status is not valid

01 RSA status:

Applicant nor linked addresses are located on the RSA register

03 RSA status:

Applicant or linked addresses have active alerts

D Risk category:

The applicant is suitable to enter the agreement

C Risk category:

The applicant is suitable for the agreement provided our recommendations are followed

B Risk category:

The applicant should be declined unless specific conditions are met

A Risk category:

The applicant is regarded as high risk. Agreement progression is not advised

Referee 01 Validated:

The referee provided by the applicant has been validated successfully

Referee 02 Validated :

The referee provided by the applicant has failed validation

Referee 01 Collected :

The reference provided by the referee has been collected

Referee 02 Collected :

The referee provided by the applicant has failed to provide a reference

Identification 01 Validated :

The identification provided by the applicant has been successfully validated

Identification 00 Validated:

The identification provided by the applicant has failed validation

Guarantor 01:

The individual/organisation is deemed to be suitable to act as a Guarantor for this agreement

Guarantor 02:

The individual/organisation is deemed to be unsuitable to act as a Guarantor for this agreement

The contents of this report are protected under the Data Protection Act. Failure to safeguard personal data can lead to prosecution. Please keep this report in a secure place and destroy it once it has been used for the purpose for which it was intended. Should you be unsure of your data protection responsibilities, please email us at dpa@rentchecks.com

Further queries relating to this report should be directed at the Rentchecks.com validation team. Telephone 0870 350 1968 or email validation@rentchecks.com