


Comprehensive Report # 8044390

Requesting User: **Tester** Report Ref: **8044390** Report Date: **29/10/2004**
 Applicant: **Miss Sarah Brown**
 Current address: **1 Sample Street, Leeds LS10 2RT**
 Decision: **Accept**
 Decision Ref: **48109**

Summary

- Miss Sarah Brown has successfully passed validation based on the information provided.
- The applicant is deemed to be suitable for the agreement.
- No adverse information 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 authenticated & validated successfully.
- The applicant has an Acceptance Score of **734**. 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: **02 Clean** Not located on Electoral Register Residency confirmed (Family address)

Previous address 1: **01 Clean** 1990 - 1996

Previous address 2: **01 Clean** 1998 - 2001

Employment status: **01** British Telecommunications PLC

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

Risk category: **D** Low risk

Referee 1: P Smith (Employer) - **Validated 01**

Referee 2: G Howard (Landlord) - **Validated 01**

Notes

The applicant was not successfully located on the Electoral Register at the current address provided. The applicant's residency at this address has been validated via other means. No adverse information is recorded.

The applicant was successfully located at the previous addresses. No adverse information is recorded at either address.

2 references have been successfully validated.

Referee 1 (Employer) confirms that the applicant has been employed by his organisation for 3.5 years. The referee considers her to be a very conscientious and reliable employee. The applicant is in a managerial position that reflects her responsible attitude.

The applicant's employment is permanent and full time. The referee does not expect this status to change within the foreseeable future. The referee recommends this applicant without hesitation.

Referee 2 (Landlord) has let to the applicant for the past 2 years. The referee considers her to be a very good and responsible tenant. He would have no hesitation in letting a property to the applicant again. Rent was paid on time every month.

2 linked addresses were located. No adverse information is recorded at these addresses:

Park View, Newcastle

Tall Trees Avenue, London

0 CIFAS or fraud warnings are recorded

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

Validation codes

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

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