

Advanced Report # 2235655

Requesting User: **landlord1**

Report Ref: **2235655**

Report Date: **01/02/11**

Applicant: **Miss Elizabeth Edwards**

Property address: **14 Highfield Close**

Decision: **Accept with recommendation**

Decision Ref: **42989**

Summary

- Miss Elizabeth Edwards has successfully passed validation based on the information provided.
- The applicant is considered suitable for this agreement however a recommendation is provided.
- Adverse information relating to this applicant was located at an address provided.
- No RSA or delinquency records were located for this applicant.
- The applicant has an Acceptance Score of **603**. This is indicative of a **MODERATE 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**

Previous address 1: **02 Not clean. Not located on Electoral Register - Residency confirmed**

Previous address 2: **01 Clean - Located on Electoral Register**

Employment status: **01 Employment validated**

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

Risk category: **C Moderate risk**

Referee 1: **G Hunter (Employer) - 01 Validated**

Referee 2: **H Wilson (Landlord) - 01 Validated**

Referee 3: **L Miller (Character) - 01 Validated**

Affordability: **CAUTION - £450 pcm**

Notes

The applicant was not successfully located on the Electoral Register at the current address provided, however a clear credit file exists which confirms residency at this address.
No adverse information is recorded.

The applicant was not successfully located on the Electoral Register at previous address 1, however a clear credit file exists which confirms residency at this address.
Adverse information is recorded.

1 County Court Judgement £256.00 11/06/2010

The applicant was successfully located on the Electoral Register at previous address 2.
No adverse information is recorded at this address.

0 linked addresses were located.

Referee 1 (Employer) confirms that the applicant has been employed within this organisation for 18 months.
The applicant's position is permanent & full time.
The referee does not expect the applicant's employment status to change in the foreseeable future.

Referee 2 (Landlord) states that the applicant has been a reliable tenant.
Rent has been paid on time and there have been no problems during this 6 month period.
The referee recommends the applicant and adds that they would let again to them if requested.

Referee 3 (Character) has known the applicant for 5 years & considers them reliable, honest & responsible.
The referee has no reservations when recommending the applicant for this agreement.

Recommendation:

As the applicant is subject to an outstanding judgement we advise you to request additional security before proceeding.

The inclusion of a suitable Guarantor is advised to minimise your exposure to future risk.

The applicant is considered suitable to enter this agreement however our recommendation should be considered before proceeding.

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