

## Advanced Report # 1235655

Requesting User: **landlord1**

Report Ref: **1235655**

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

Applicant: **Miss Elizabeth Edwards**  
Property address: 14 Highfield Close  
Decision: **Accept**  
Decision Ref: **42989**

### Summary

- Miss Elizabeth Edwards has successfully passed validation based on the information provided.
- The applicant is considered suitable for this agreement.
- No adverse information relating to this applicant was located at the addresses provided.
- No RSA or delinquency records were located for this applicant.
- The applicant has an Acceptance Score of **706**. 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.



<b>HIGH ++ RISK</b>	<b>HIGH RISK</b>	<b>MODERATE</b>	<b>LOW</b>
<502	502 - 550	551 - 628	629 +
Decline	Decline	Accept with recommendations	Accept

### Search & reference data

Current address: **02 Clean. Not located on Electoral Register - Residency confirmed**

Previous address 1: **01 Clean - Located on Electoral Register**

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: **D Low risk**

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

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

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

Affordability: **ACCEPT - £450 pcm**

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 successfully located on the Electoral Register at previous address 1.  
No adverse information is recorded at this address.

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

The applicant's approximate salary has been assessed. In addition, analysis of the applicant's monthly financial outgoings was conducted. The applicant's affordability rating based on the monthly rental value submitted, is ACCEPT.

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.

**We consider this applicant suitable to enter this agreement based on the information provided.**

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