

## Advanced Report # 1235655

Requesting User: **landlord1**

Report Ref: **1235655**

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

Applicant: **Miss Elizabeth Edwards**

Property address: **14 Highfield Close**

Decision: **Decline**

Decision Ref: **42989**

## Summary

- Miss Elizabeth Edwards has **failed** validation based on the information provided.
- The applicant is considered unsuitable for this agreement.
- No 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 **502**. This is indicative of a **HIGH 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: **B High 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 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.

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 tenant for 6 months.  
The referee states that the property was not maintained to a satisfactory standard and that the applicant is currently in arrears.  
The referee would not recommend the applicant for a tenancy agreement.

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

**CAUTION:**

In light of the negative landlord reference, we are unable to recommend the applicant for this tenancy agreement.

**The applicant is considered unsuitable to enter this agreement based on the information provided.**

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