

**ACCEPT****Reference Number**

bd8c4d02-2f1b-42d8-9d6a-e774155daa5e

**Agent**

Advanced Rent

**Start Date**

10/05/2019

Applicant has passed with no issues or further recommendations.

**Property Details***A summary of the property the tenant has applied for.*

<b>Agent</b>	Advanced Rent
<b>Rental Property Address</b>	1c, Test Street, Test Town, Norfolk, TE1 1ET, United Kingdom
<b>Proposed Date of Entry</b>	10/05/2019
<b>Tenancy Length</b>	6 months
<b>Rent</b>	£1000.00

**Applicant Summary***An overview of the applicant's details.*

<b>Nationality:</b>	United Kingdom
<b>Title:</b>	Mr
<b>Full Name:</b>	John Smith
<b>Gender:</b>	Male
<b>Date of Birth:</b>	14/05/1985
<b>Annual Income:</b>	£35000.00
<b>NI Number:</b>	NINO1021924
<b>Email:</b>	testmail@mailtest.com
<b>Daytime Phone:</b>	01359 778123
<b>Tenant Type:</b>	Professional
<b>Affordability:</b>	<b>Approved - 34.2%</b>

Affordability indicates how much rent the tenant will be paying as a percentage of their annual Salary. As a benchmark, a tenant would need to earn 2.5 times the monthly rent to be acceptable.

**Matched Addresses***A list of addresses matched with the applicant.*

1, RED HOUSE, CARLETON FOREHOE, NORWICH NR9 4AL

This is the applicant's current address.

The address has been matched to the Royal Mail Postcode Address File.

**Credit score***The credit check score and the reasons for that score.*

<b>Credit Score</b>	<b>633</b>	<b>Reasons</b>
		Length of time on the Electoral Roll

**Credit Score Summary***The overall summary of the credit check score.***Public Information**

Number of Discharged BAIs in Last 6 Years	0
Number of Active Judgements	0
Number of Satisfied Judgements	0
Number of Insolvent Bankruptcies and Insolvencies	0
Number of Restricted Bankruptcies and Insolvencies	0

**Credit Searches**

*NB. These counts are based on checking credit applications and business searches*

Number of Searches in Last 3 Months	0
Number of Searches in Last 12 Months	0
Number of Home Credit Searches in Last 3 Months	0

**Notices**

Notice of Correction Present	No
Number of Notices of Dispute	0

<b>Documents Provided</b>	<b>Description</b>
Bank Statements	Last 3 months full bank statements showing salary payments from Big Bath Stores. Payments received match the amounts stated on the payslips provided.
Proof of Address	Utility bill for last month confirming John's current address.
Proof of Income	Last 3 months full payslips. Income received each month equates to the annual salary provided by the employer.

**ID Document****Date Follow Up Checks Are Required**

Full UK Passport confirming applicants full name and date of birth.	No follow up check required as the applicant has indefinite right to remain
---	---

**Employer**

*The details supplied by the tenant's employer.*

<b>Contact Name:</b>	Simon Thompson
<b>Company Name:</b>	Big Baths Stores
<b>Email:</b>	Simon.T@bigbathstores.com
<b>Employer Knows Tenant?</b>	Yes
<b>Is the Tenant Currently Employed?</b>	Yes
<b>Is the Tenant Permanently Employed?</b>	Yes
<b>Employment Start Date:</b>	08/05/2017
<b>Tenant's Confirmed Salary</b>	£35000.00
<b>More Information</b>	John has been a valued member of our team since 2017. I have no hesitation in recommending him for this property.
<b>Confirmed By</b>	Simon Thompson
<b>Details Provided By</b>	Reference Form
<b>Date</b>	10/05/2019

**Former Landlord Or Letting Agent**

*The details supplied by the tenant's former landlord or letting agent.*

<b>Contact Name:</b>	Tony
<b>Company Name:</b>	Home & Property lettings
<b>Email:</b>	tony@homeproplettings.com
<b>Rental Start Date:</b>	10/05/2017
<b>Rental End Date:</b>	13/05/2019
<b>Rental Amount:</b>	£1000.00 per month
<b>Landlord or agent knew the tenant?</b>	Yes
<b>Tenant was the landlord or agents tenant?</b>	Yes
<b>The tenant paid on time?</b>	Yes
<b>The landlord or agent is satisfied?</b>	Yes
<b>More Information:</b>	Model Tenant, paid rent on time and improved the landlords property. Sad to see him leave.
<b>Confirmed By</b>	Tony
<b>Details Provided By</b>	Reference Form

**Guarantor Details***An overview of the applicant's guarantor.*

<b>Status</b>	ACCEPT
<b>Title:</b>	Mrs
<b>Full Name:</b>	Jane Smith
<b>Gender:</b>	Female
<b>Date of Birth:</b>	04/02/1986
<b>Annual Income:</b>	£42000.00
<b>NI Number:</b>	NI1123455
<b>Email:</b>	Test@advancedrent.co.uk
<b>Home Owner Type:</b>	Home Owner With Mortgage
<b>Affordability:</b>	Approved - 28.5%

Affordability indicates how much rent the guarantor will be responsible for paying as a percentage of their annual salary. As a benchmark, a guarantor would need to earn 3 times the monthly rent to be acceptable.

**Matched Addresses***A list of addresses matched with the applicant.*

69A, ST. MARY'S COURT, CARLETON FOREHOE, NORWICH NR9 4AL This is the applicant's current address.  
The address has been matched to the Royal Mail Postcode Address File.

**Credit score***The credit check score and the reasons for that score.*

<b>Credit Score</b>	633	<b>Reasons</b>
		Length of time on the Electoral Roll

**Credit Score Summary***The overall summary of the credit check score.***Public Information**

Number of Discharged BAIs in Last 6 Years	0
Number of Active Judgements	0
Number of Satisfied Judgements	0
Number of Insolvent Bankruptcies and Insolvencies	0
Number of Restricted Bankruptcies and Insolvencies	0

**Credit Searches***NB. These counts are based on checking credit applications and business searches*

Number of Searches in Last 3 Months	0
Number of Searches in Last 12 Months	0
Number of Home Credit Searches in Last 3 Months	0

**Notices**

Notice of Correction Present	No
Number of Notices of Dispute	0

**Documents Provided****Description**

Bank Statements	Last 6 months full bank statements showing regular income from self employment. Amounts cross reference with net profit stated on tax return
Proof of Address	Mortgage statement confirming homeownership & current address
Proof from Accountant	SA302 Tax return for 2020/2021 confirming net profit of £42000

## **ID Document**

UK Driving Licence confirming applicants full name and date of birth

---

For any further assistance, please don't hesitate to contact us. Phone us at 01603558180, or email us at [info@advancedrent.co.uk](mailto:info@advancedrent.co.uk)

---

For enquiries regarding County Court Judgements, Bankruptcies and Insolvencies, Linked Addresses –  
Contact Callcredit at <http://www.callcredit.co.uk/contact-us/consumer-enquiries>, or phone 0870 060 1414

---

2022 Advanced Rent Ltd. 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 it was intended. Should you be unsure of your data responsibilities, please email us at [info@advancedrent.co.uk](mailto:info@advancedrent.co.uk). Further queries relating to this report should be directed to the Advanced Rent Reference Team.