
ValueTenant Report

Reference No	0123456789
Report Date	12/12/2005 17:37:26
Applicant	Mr Sample User
Assessment Score	70 Accept

Rating Summary

- ValueTenant has reached a 'Accept' decision for Mr Sample User.
- The applicant's credit profile is Low Risk based on a High score level.
- Based on a 40% rent to gross income ratio, the applicant can afford a weekly rent of £230.77.
- Assuming that the applicant has normal weekly outgoings, the applicant could afford a weekly rent of up to £259.62.
- This rent ratio has not been verified. A comprehensive check requesting an employer reference is necessary to validate the applicant's income.
- The applicant achieves a tenancy score of 70 which is Low Risk. This assessment is based on the applicant's credit history, provided by a leading credit reference agency.
- The applicant has a high credit rating. Based on the applicant's credit history, waiving or reducing an upfront deposit may be considered.
- No adverse information was found at the address provided by the applicant
- Value Tenant has reached a 'Accept' decision on the validation of the applicant's current address based on a score of 70

References

Added Value Information

Is the information given consistent with other applications made by the applicant?	Yes
Are there any County Court Judgements at the applicant's current or linked addresses?	No
Is there an inferred or potential alias for the applicant's name?	No
Are there any other warnings?	No

ValueTenant has reached a 'Accept' decision on added value information, based on a potential of fraud index of 90. Note: a high index indicates low fraud potential.

Current Address

Is the applicant listed at the current address provided?	Yes
For how many years has the applicant been listed at the current address provided?	3
Is the applicant listed at the previous address (if provided)?	N/A
For how many years has the applicant been listed at the previous address (if provided)?	4

ValueTenant has reached a ' Accept' decision based on an address authentication score of 70

Public Information

Number of adverse records held in public files about the applicant	None
Total Amount of adverse County Court Judgements	£0.00
Notice of correction?	No
Bankruptcy Order or Voluntary Arrangement	No

ValueTenant has reached a ' Accept' decision based on public information held about the applicant.

Banking Details

The banking details supplied by the applicant have not been verified. The bank name and address have been verified from the sortcode given.

Sort Code	00-00-00
Bank Address	Sample Address Text POST CODE
Account Number	1234567890
Account Name	SampleAccount
Time with this bank	5 year(s) 8 month(s)
Cheque guarantee card	Yes

The unique reference number provided by this report is proof that a comprehensive credit check has been carried out through a leading UK Credit Reference Agency. Please keep a note of it for future reference should you or the applicant have any queries.

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