

Applicant: Mr Connor Agnew

Check Type: Tenant Credit Search

27th March 2017




Dear Sir/Madam

Please find attached the report for **1822730 - Mr Connor Andrew Agnew** prepared by Rentshield Direct for Pentlands Lettings.

Rentshield Direct Ref	RS1822730
Applicant:	Mr Connor Andrew Agnew
Current Address:	29 Foley Avenue Wolverhampton West Midlands WV6 8LX
Property Address:	67 Aldersley Avenue Wolverhampton West Midlands WV6 9HZ
Rent:	£600 per month
Share of Rent:	£300 per month


Should you have any queries regarding the information contained within this report please call us on 01626771300. When calling, please quote reference number RS1822730. The details contained in this report should not be used as the sole reason for making a decision. Rentshield Direct cannot be liable for any inaccuracy or incompleteness appearing in this report as it has been provided to Rentshield Direct by a third party. Rentshield Direct is a trading name of Barbon Insurance Group Limited. Registered in England number 3135797.

## Rent Ratio


Monthly rent < or = 40% of gross income	Yes	
Monthly rent between 40% - 42% of gross income	No	
Monthly rent > 42% of gross income	No	
Suggested maximum monthly rental limit	£1040	<b>Accept</b>

**This Rent Ratio has not been verified by Rentshield Direct, and is based solely on the annual income reported by the applicant**

## Risk Information

Risk Score	58	
Score Key: above 47: Accept; less than or equal to 47 and greater than 31: Refer; equal or less than 31: Decline		<b>Accept</b>


## Linked address, Identity and Fraud Information

Is the applicant confirmed as living at the address given?	Yes	
Is the applicant's date of birth confirmed?	Yes	
Are there any adverse records at alternative or linked addresses?	N/A	
Inferred/Potential Alias?	No	
Decision		<b>Accept</b>

## Voters' Roll Information

Ever listed at current address	No	
Years at current address	N/A	
Ever listed at previous address	Yes	
Years at previous address	2y 0m	
Date registered on Voters Roll	28/10/09	
Decision		

## Public Information Held

Number of Adverse Records	0	
Total amount of CCJs	N/A	
Number of satisfied CCJs	0	
Total amount still outstanding	0	
Date of latest adverse record	N/A	
Notice of Correction		
Notice of Dispute	No	
Bankruptcy Order/Voluntary Arrangement	No	
Decision		<b>Accept</b>

## Understanding this Report

*Refer means RentshieldDirect has been unable to verify this section and recommends you seek more information from the applicant/guarantor.*

### **Risk Information**

This provides an overall risk score based on the applicant's credit profile. Scores of 48 and above are generally regarded as acceptable whilst scores of 46 or less are generally regarded as insufficient. If the score is 47, it can indicate that there is insufficient information about this applicant to form any definite opinion as to their financial strength.

### **Linked address, identity and fraud information**

This provides an indication as to whether there is anything suspicious about information that the Applicant has given. It is an indicator of potential concealment or possible fraud and it is very important in these cases that the Applicant's identity is carefully checked before granting tenancy.

### **Voters roll information**

This confirms whether the Applicant has been found on the voters roll. Voters roll information is used to help verify an Applicant's identity. If the Applicant is not on the voters roll it is recommended that you carefully verify the Applicant's identity.

### **Public information held**

This shows up any adverse information such as bankruptcies, voluntary arrangements and county court judgements (CCJs) that have been linked based on the information provided by the Applicant. These may be picked up on the Applicant's current address or other linked addresses that appear in their credit profile.