

Complete Report



Application form prepared for

Name	upad
Address	15 Linen House, 253 Kilburn Lane, London,
Postcode	W10 4BQ
Telephone	0333 240 1220
Email	referencing@upad.co.uk

1. ACCEPT

Please see decision note below

2. Applicant Details

Text

Title	MISS	First Name	LISA	Surname	JONES
House Name / Number	FLAT 24, 63	Street	KILBURN LANE		
Town / City	LONDON	Postcode	W9 1LG		
Date of Birth	8-8-1980	NI Number	SG164887D		
Number of Children under 18yrs	0				
Smoker?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Pets?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

3. Applicant Bank Account Details

Account Holder Name	LISA CARLMAN		
Bank / Building Society Name	HSBC	Account Status	Confirm

4. Tenancy Details

House Number & Street Name	22B	Town / City	LONDON SW18 2QP
District	ACRIS STREET	Rental Period	12 Mths
Tenancy Start Date	08/04/2017	Applicant Share of Rent	£900.00
Rental Amount	£1,800.00		

5. Results Overview

Affordability	PASS	Identity Verification	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Risk Rating	LOW RISK	Voters Roll	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Bank Account Status	Accept	Employment Reference	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
Credit Score	758.0	Landlord Reference	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Auth Score Validation	YES			
Employment ref Validated	YES			
Suggested Max Rent	1888.36			
Overall Decision: ACCEPT				

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6. Income Status

Income Status	EMPLOYED	Company Name	The Royal Household
Annual Salary (£)	56650.93	Regular Commission (£)	
Start Date	08/10/2012	Position	House Manager
Referee Name	CAITLIN MACNICOL	Referee Position	SENIOR HR ASSISTANT

7. Right to rent

Do you have the right to reside in the UK?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
Please supply the expiration date for your Passport & Visa	20/05/2020			
Will this rental be your only/main UK home?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>

8. Landlord Reference

Landlord is associated tenant

9. Decision comments

Report Data

LfL Reference Number	RN-407264	Report Completed By	Rebecca
Date in	9-3-2017	Time in	10:52:00
Date out	10-3-2017	Time out	12:24:41

Credit Score

LegalforLandlords use the following guidelines to determine risk rating depending on a applicants credit score:



A credit score is a numerical expression based on a statistical analysis of a person's credit files, to represent the creditworthiness of that person. A credit score is primarily based on credit report information, sourced from a UK registered credit bureau. LegalforLandlords with the permission of the applicant have received the credit score and have applied the above guidelines to determine a risk rating.

The risk rating is a good indication on how the applicant manages their money i.e. a poorly managed account will generally reduce the credit score and increase the risk rating thus indicating that potentially paying rent on time could be an issue.



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Affordability

Rent x 2.5 < Tenants Income | Rent x 3 < Guarantors Income

The level of affordability for the applicant is key to ensuring that even if the applicant is creditworthy they can afford to pay the rental amount stated. When reviewing the affordability we have taken into account information supplied by an employer, accountant or when necessary bank statements. LegalforLandlords have broken the applicants income down into sections of affordability to determine the result displayed under "Results Overview".

Suggested Max Rent

Rent Value < 40% of Tenants Monthly Income

We have provided a suggested maximum rental figure based on the information sourced for the affordability check. The decision is calculated through the above formula and displayed on page one. We have supplied this information for two reasons:-

A – Should the applicant have a partner moving into the property the suggested maximum rent may be enough to cover any shortfall, if required.

B – Should you look to review the rental amount in the future, as long as the applicant's circumstances haven't changed then you have a figure to work with.

Address Confirmation

LegalforLandlords have utilised a number of different reference points to confirm the following information:-

- Is the applicant confirmed living at the supplied address.
- How long has the applicant lived at the address.
- Are there any undisclosed addresses relating to the applicant.
- Are there any known inferred/potential alias names at this address.
- Once this information has been collated a decision is formulated and the result is produced as shown on page one.

Please note that if the address has not been confirmed we will recommend that you ask the applicant to supply a utility or council tax bill supplied within the last three months, this is purely for your record to confirm the applicants address, should you have any questions about this please contact the reference team on 0844 567 4002

Employer Reference (if applicable)

- Confirmation that the Referee has the authority and accurate information available.
- Confirmation that the applicant is in full time / permanent employment.
- If contracted, what hours the applicant works.
- Confirmation of salary details (if self employed accountants will confirm this).
- If the applicant has had any warnings or currently working any notice / redundancy period.
- When possible the above information will be requested on company letter head.

Landlord Reference (if applicable)

- Confirmation that they are the applicant previous Landlord/Agent.
- Confirmation that the applicant paid the rent on time.
- If the applicant has ever been in any arrears.
- If the applicant has caused any damage to the property.
- Have any complaints from neighbours/police been received.
- Confirmation that no notices have been served on the applicant.
- Confirmation that the Landlord/Agent would re let to the applicant.
- How the Landlord/Agent would rate the applicant.
- When possible the above information will be requested on company letter head.



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Voters Roll Search

As part of our reference we have checked that the applicant is registered at the stated address, this is a further step in our Address Confirmation check, should the applicant not be registered on the voters roll then we will recommend that you ask the applicant to supply a utility or council tax bill supplied within the last three months, this is purely for your record to confirm the applicants address, should you have any questions about this please contact the reference team on 0844 567 4002.

Declaration

The contents of this report are protected under the Data protection act. Failure to safe guard personal data can lead to prosecution. Please keep this report in a secure place and ensure that once the information has been used then the document is destroyed. The details in this report should not be used as the sole reason for making a decision, LegalforLandlords is not liable for any inaccuracies or incompleteness in the information appearing in this report.

Rent and Legal Protection Insurance

Your income is still at risk. We have completed a thorough assessment of the current status of the applicant, but we cannot predict the future. Accidents, sickness or unemployment could occur and result in non-payment of rent.

We recommend that landlords take Rent and Legal Protection Insurance for every tenancy. Cover is affordable, protects your income and covers the legal costs associated with any eviction process. It's a simple step that can give you peace of mind for each property or for your whole portfolio.

Please visit our website or call our Insurance Team on 0844 567 4001 for more information.

Terms and Conditions apply.

Help with this Report

If you need help with understanding or completing any part of this form please contact LegalforLandlords and we will be happy to explain the details to you and provide advice if required.

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