



**A Landlord's guide to online navigation for  
Letsure Tenant Assessment Services  
available at  
[www.eletsure.com](http://www.eletsure.com)**

Letsure Tenant Assessment, Granite House, 31 Stockwell Street, Glasgow, G1 4RZ  
Telephone: 0844 561 7808  
Fax: 0844 561 7909



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## Before using the service

### Services available

Using Letsure's online service is the quickest way to start a Tenant Assessment application. Completing the details online generates an instant credit report and enables Letsure to start processing your tenant's details sooner. You can either submit the details yourself, from your desktop, or email an online form to the applicant to enable them to complete their own details.

However, we also have the more traditional fax-back service available. This guide explains where you can download the relevant paper-based application forms and how you can use eLetsure.com for online tracking when wishing to monitor the progress of your applications. Please bear in mind that at peak business times, particularly during the summer months, it may take several hours for Letsure to commence processing your fax-back applications.

### Credit "footprints"

All credit enquiries carried out by Letsure leave a trace, or "footprint", on the applicant's credit file. These footprints are recorded as enquiries, which are distinct from actual credit searches, and will not affect the applicant's future credit rating.

### Rental Affordability

Letsure will carry out a basic affordability check as part of the referencing service, which will be included on all interim and final reports. However, in order to avoid embarrassment or unnecessary applications, it is advisable to check the applicant's income against the proposed rental amount before submitting the application. An easy way to calculate affordability is to take the applicant's gross annual income and divide by thirty. This will give the maximum monthly rental that the applicant can afford.

### Data Protection

Please note that data protection legislation only permits the agent submitting the application, and/or the landlord for whom they are acting, to see copies of the check carried out. The applicant may not be shown the reports compiled on them. Any applicant has the right to see a copy of the information held on them by writing to: The Technical Manager, Letsure Limited, 3<sup>rd</sup> Floor, Granite House, 31 Stockwell Street, Glasgow G1 4RZ. Such requests should be accompanied by the appropriate Letsure reference number and a cheque for £10.

## Starting an online assessment

1. Open a new browser session and go to [www.eletsure.com](http://www.eletsure.com).

2. If you do not have an account you can open one online by clicking here.

3. If you have an account set up please log in using your username and password. NB - the password given upon registering to use the system is a temporary one and will need to be changed the first time you log in. Just follow the on-screen prompts and proceed as normal.

4. If you would prefer to use the fax service, you can download the appropriate forms here.

[Home](#) > [FAQ's](#) > [Contact](#) > [Links](#) > [Terms and Conditions](#) > [Privacy Policy](#)

### New to Letsure

[Click here to open an account](#)

Letsure Account holders login here

**User Name**


  

**Password**

Login

Forgotten Password or Login? [Click Here](#)





2007-08-10

### Welcome to Letsure On-Line Tenant Assessment Service

- > One of the most advanced and comprehensive verification service available to landlords, property agents and verification service providers
- > Over 150,000 references completed per year
- > Provides detailed financial and rental history checks on prospective tenants in order to identify the financial risk
- > In addition to supplying you with the option of submitting assessments on-line, telephone and faxing services are also available

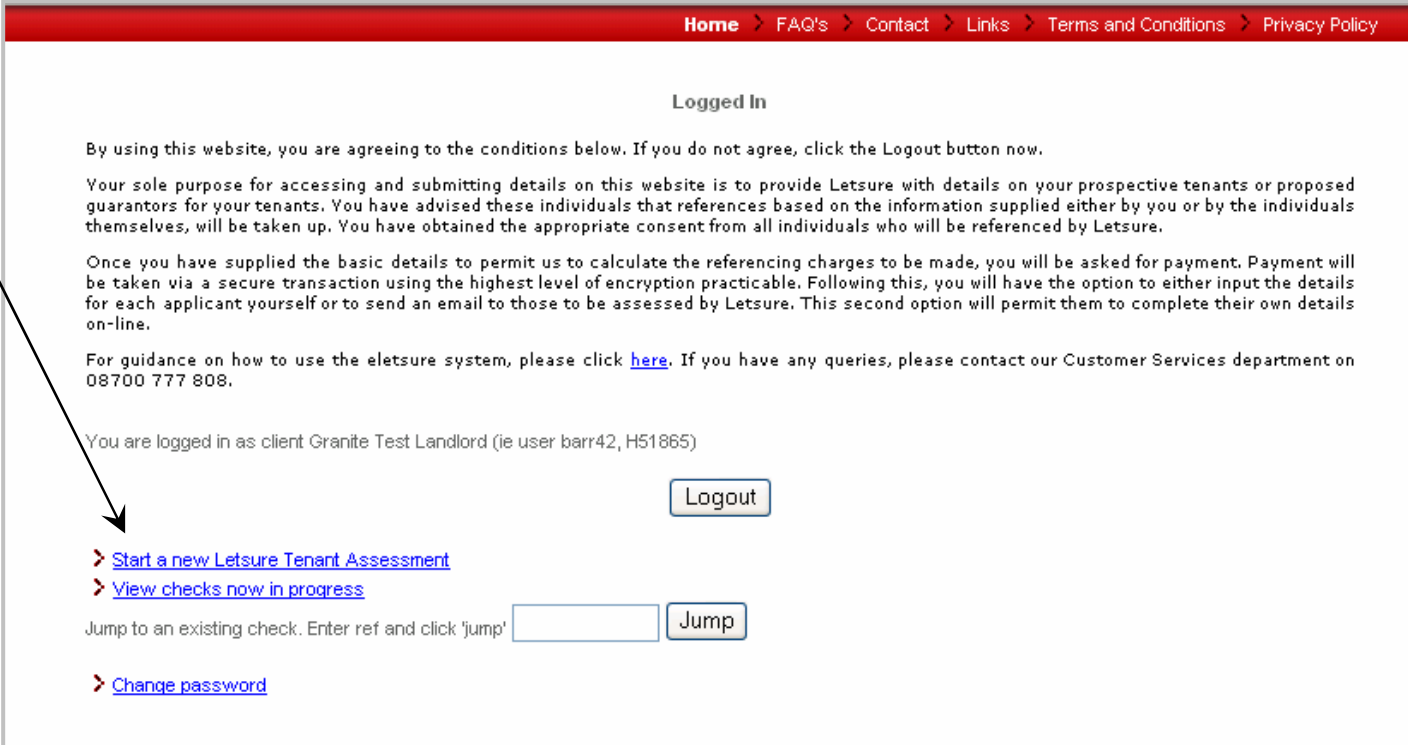
### PDF Downloads

- > [New Users - the referencing process explained](#)
- > [Component application forms](#)

## Starting the request

5. From the main menu, click [Start a New Letsure Tenant Assessment](#)



Home > FAQ's > Contact > Links > Terms and Conditions > Privacy Policy

**Logged In**

By using this website, you are agreeing to the conditions below. If you do not agree, click the Logout button now.

Your sole purpose for accessing and submitting details on this website is to provide Letsure with details on your prospective tenants or proposed guarantors for your tenants. You have advised these individuals that references based on the information supplied either by you or by the individuals themselves, will be taken up. You have obtained the appropriate consent from all individuals who will be referenced by Letsure.

Once you have supplied the basic details to permit us to calculate the referencing charges to be made, you will be asked for payment. Payment will be taken via a secure transaction using the highest level of encryption practicable. Following this, you will have the option to either input the details for each applicant yourself or to send an email to those to be assessed by Letsure. This second option will permit them to complete their own details on-line.

For guidance on how to use the eletsure system, please click [here](#). If you have any queries, please contact our Customer Services department on 08700 777 808.

You are logged in as client Granite Test Landlord (ie user barr42, H51865)

[Logout](#)

> [Start a new Letsure Tenant Assessment](#)

> [View checks now in progress](#)

Jump to an existing check. Enter ref and click 'jump'  [Jump](#)

> [Change password](#)

Initial data entry screen

6. Select the type of assessment required. Click on the item for an explanation of the contents.

7. Input the postcode of the rented property and click FIND. The full address will be displayed. Enter the house number, flat number or house name. Alternatively, key in the full address manually.

8. Enter the number of tenants, the rental amount, the rental payment period, the tenancy start date and the rental term.  
NB – the start date does not affect the speed of the referencing service. It should be the date that the tenancy is due to commence.

9. Enter the details as shown for each applicant.  
If you wish to send the form to the applicant to complete the rest of the details, enter their email address in the relevant field and click SEND E-MAIL TO TENANT. If you are completing the details yourself, click INPUT DETAILS NOW and leave the e-mail field blank.

**Check Type**

Please select the assessment type from the list below. Click on the item for an explanation of the contents

- [Tenant Comprehensive](#)
- [Tenant Standard](#)
- [Comprehensive Guarantor](#)
- [Guarantor Standard](#)
- [Comprehensive Tenant and Guarantor](#)

**Property Details**

To find an address, enter the Postcode, click 'Find' and then enter the house number or name and street if necessary.

Postcode  House number  Flat number  House name

Street  District

Town  County

**Rental Details**

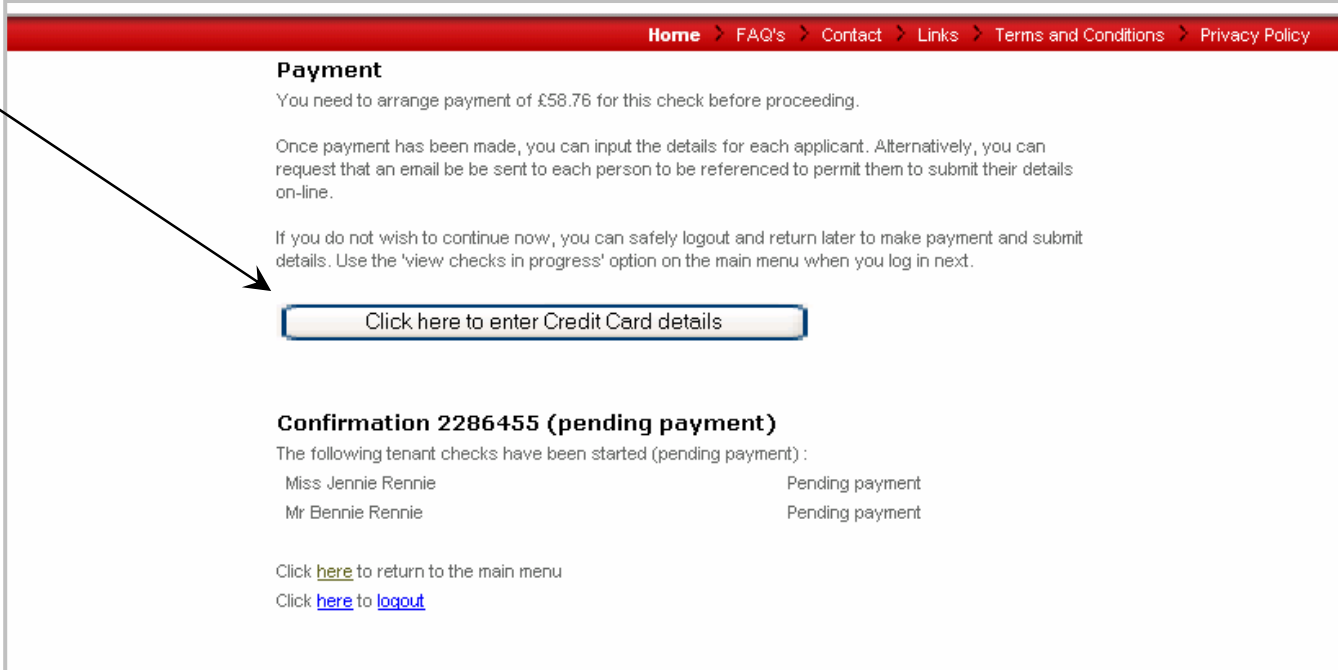
Tenants  Rent  monthly  weekly  Start date   Rental Term

**Tenant details**

Title  First name  Middle names  Surname  Email

## Paying for applications online

**1. Applications must be paid for upfront by credit or debit card before they can be processed. Click here to make an online payment. Alternatively, contact Letsure on 08700 777 808 to arrange payment.**



[Home](#) > [FAQ's](#) > [Contact](#) > [Links](#) > [Terms and Conditions](#) > [Privacy Policy](#)

### Payment

You need to arrange payment of £58.76 for this check before proceeding.

Once payment has been made, you can input the details for each applicant. Alternatively, you can request that an email be sent to each person to be referenced to permit them to submit their details on-line.

If you do not wish to continue now, you can safely logout and return later to make payment and submit details. Use the 'view checks in progress' option on the main menu when you log in next.

[Click here to enter Credit Card details](#)

### Confirmation 2286455 (pending payment)

The following tenant checks have been started (pending payment) :

Miss Jennie Rennie	Pending payment
Mr Bennie Rennie	Pending payment

Click [here](#) to return to the main menu  
Click [here](#) to [logout](#)

## Completing credit card details

2. Complete your credit card details as instructed and click here to complete the transaction. Letsure will not keep a record of your credit card details.

**Payment**  
This reference check (LS2286455) will cost £58.76 (£50.00 plus £8.76 VAT)

Please enter your credit card details below:

**Cardholder's Name:**

**Cardholder's Address:**

**Town or City:**

**County:**

**Postcode:**

**Country:**

**Email (for confirmation):**

**Credit Card Type:**


**Credit Card Number:**

**If Switch, Issue No.:**

**Expires End:**

**Notes for your reference:**

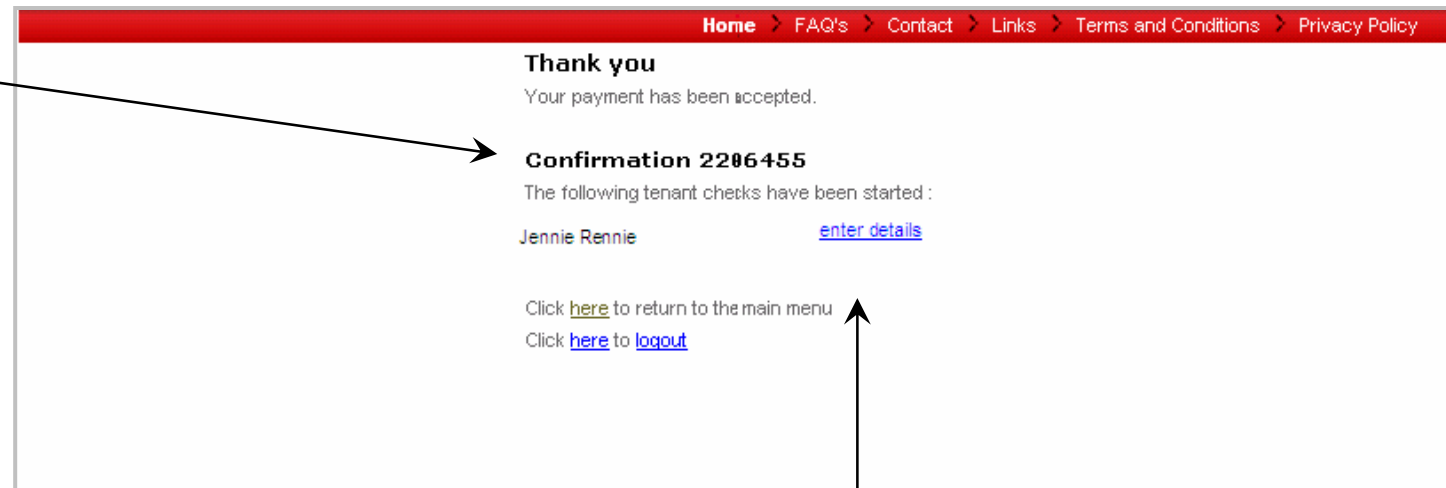
Click [here](#) to return to the main menu  
Click [here](#) to [logout](#)





## Successful payment

3. If payment is successful, you will be directed to the following screen. A confirmation number will appear to show that the assessment process has started. This reference number should be quoted when making any enquiries regarding the application.



The screenshot shows a web page with a red navigation bar at the top containing links: Home > FAQ's > Contact > Links > Terms and Conditions > Privacy Policy. The main content area has the heading "Thank you" and the message "Your payment has been accepted." Below this, it displays "Confirmation 2206455" and states "The following tenant checks have been started:". A list item shows "Jennie Rennie" with a blue link "enter details" next to it. At the bottom of the content area, there are two lines of text: "Click [here](#) to return to the main menu" and "Click [here](#) to [logout](#)".

4. If SEND EMAIL TO TENANT was selected on the previous page, there is nothing further for you to do other than to advise the applicant to check their email.  
If ENTER DETAILS NOW was selected click here and start entering the applicant's details.



## Unsuccessful payment attempt

**5. If payment is unsuccessful, you will be directed to the following screen. You will need to enter alternative card details before the application can proceed.**

[Home](#) > [FAQ's](#) > [Contact](#) > [Links](#) > [Terms and Conditions](#) > [Privacy Policy](#)

### Payment

Your payment was denied. We cannot proceed without approved payment  
Ordinarily, you would need to arrange payment for this check before proceeding. However, this check has a zero charge, so you will not have to make a payment for this particular check.

### Confirmation 2286455

The following tenant checks have been started :

Jennie Rennie	Pending Payment
---------------	-----------------

Click [here](#) to return to the main menu  
Click [here](#) to [logout](#)

## Completing the application form

**1. Complete all the relevant fields on this page.  
Failure to do so will result in delays.**

LS2452196  
 Agent: Granite Test 0  
 Contact: David Barr  
 Tel: 01415535600  
 Tenancy on:  
 31 Stockwell Street  
 Glasgow  
 Lanarkshire  
 G1 4RZ  
 Rent: £800 per month  
 Start: 21/08/2007

- ◊ Original Data
- ◊ Report Completion 1
- ◊ Report Completion 2
- ◊ Audit Trail
- ◊ Images
- ◊ Main Menu

This is the tenancy application form for

31 Stockwell Street  
 Glasgow  
 Lanarkshire  
 G1 4RZ

ID: 2452196  
 Rent: £800 per month  
 Start: 21/08/2007  
 For: Granite Test 0  
 Tel: 01415535600

### Personal Details

Title:  First name:  Middle name(s):  Surname:

Date of birth (dd mm cyy):

Sex:  Male  Female

Marital status:

May we contact the applicant by phone if necessary?  No  Yes

Phone (daytime):

Phone (evenings):

Phone (mobile):

Email:

Do any of the proposed tenants keep pets?  No  Yes  Not known

Do any of the proposed tenants smoke?  No  Yes  Not known

Will there be any children living in the property?  No  Yes  Not known

### Current Address

Only UK addresses will be checked

Postcode:   House number:  Flat number:  House name:

Street:  District:

**2. You can use the Additional Information box to provide additional contact details or any other information relevant to the application.**

**Employer Details**

Company Name

Postcode   House number  Flat number  House name

Street  District

Town  County

Contact Name  Contact Job Title

Phone (daytime)  Phone (mobile)

Email  Fax number

Additional Information

**Bank/Building Society Details (Current Accounts Only)**

Sortcode   Bank name

Account in the name of  Account Number  How long with this branch?

Do you have a cheque guarantee card?  Yes  No  Not known

**Consent**

In connection with this application a search will be carried out with Letsure to check all or any of the application details which have been submitted. Letsure may carry out periodic checks on the conduct of your tenancy agreement with your landlord. This information may be shared with other organisations for the purposes of assessing tenant applications and services with your consent.

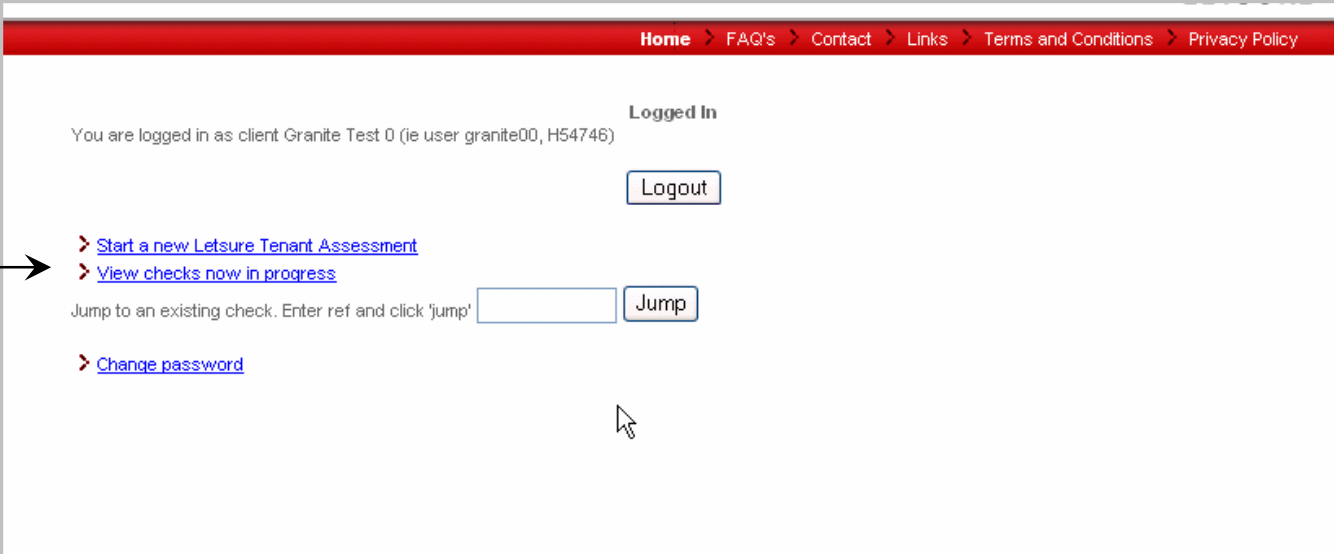
The applicant also expressly consents to Granite Test 0 passing the results of any such search or check to my prospective landlord/s for the purpose of assessing this application.

The Lumley Group and its agents may use your information to keep you informed by post, telephone, email or other means of its products and services, which may be of interest to you. If you do not wish your information to be used for these marketing purposes, please signify tick the box.

**3. Once you have completed all the details, check the consent boxes and press SUBMIT FOR REFERENCING. Your application is now in progress.**

Online tracking of work in progress and retrieval of work completed:

1. Log in using your username and password as before. Click on [View checks now in progress.](#)



The screenshot shows a web application interface with a red navigation bar at the top containing links: Home > FAQ's > Contact > Links > Terms and Conditions > Privacy Policy. Below the navigation bar, the user is logged in as 'client Granite Test 0 (ie user granite00, H54746)'. A 'Logout' button is visible. There are three main navigation links: '> Start a new Letsure Tenant Assessment', '> View checks now in progress', and '> Change password'. Below these links, there is a text prompt: 'Jump to an existing check. Enter ref and click 'jump''. This prompt is followed by an empty text input field and a 'Jump' button. A mouse cursor is positioned over the 'Jump' button.



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2. This shows assessments in progress for the current month. To check old assessments, select the appropriate month from the drop-down box

3. Tick box to view ALL assessments, including those completed. Assessments are listed in the order in which they were started, with the most recent at the top.

4. To sort any of the lists, click on the heading

Home > FAQ's > Contact > Links > Terms and Conditions > Privacy Policy

Show progress for the month

Show all checks

ID ref	Started	Reference	Applicant	Check Type	Client	Status	Links
2286421	30/06/2006	31 Stockwell Street	<a href="#">John Green</a>	Tenant Comprehensive	dbarruat	Bureaued	<a href="#">Refs (2/0)</a> <a href="#">Images</a>
2286432	12/07/2006	31 Stockwell Street	<a href="#">Tester McJester</a>	Comprehensive Guarantor	Granite Test 0	Started	<a href="#">Cancel</a>
2286439	19/07/2006	1 Any Street	<a href="#">Annette Curtain</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs (1/0)</a> <a href="#">Images</a>
2286440	19/07/2006	2 Dark Side Of The Moon	<a href="#">Polly Pink</a>	Comprehensive Guarantor	Granite Test 0	Bureaued	<a href="#">Refs (1/0)</a> <a href="#">Images</a>
2286441	19/07/2006	31 Stockwell Street	<a href="#">John Green</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs</a>
2286442	19/07/2006	31 Stockwell Street	<a href="#">John Jade</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs</a> <a href="#">Images</a>
2286443	19/07/2006	31 Stockwell Street	<a href="#">Elizabeth Blue</a>	Comprehensive Guarantor	Granite Test 0	Bureaued	<a href="#">Refs</a> <a href="#">Images</a>
2286444	20/07/2006	31 Stockwell Street	<a href="#">Richard Gold</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs (1/0)</a>
2286447	20/07/2006	31 Stockwell Street	<a href="#">David Barr</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs (2/0)</a>
2286449	21/07/2006	31 Stockwell Street	<a href="#">Test Test</a>	Tenant Comprehensive	Granite Test 0	Started	<a href="#">Cancel</a> <a href="#">Images</a>
2286450	24/07/2006	34 Mansfield Street	<a href="#">Christine Daae</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs (1/0)</a>
			<a href="#">Raoul De Chagny</a>			Bureaued	<a href="#">Refs (1/0)</a>

Click to [return to the main menu](#)  
Click to [go to top of page](#)

5. Description of "status" and "links" is provided overleaf.

## 6. Key to headings:

ID Ref	The unique reference number for the assessment
Started	The date on which the assessment was started
Reference	The address of the proposed rental property
Applicant	The name of the applicant
Check type	The type of assessment requested
Client	Customer name
Status	The current status of the assessment (see 7 below)
Links	Use to cancel or view progress and activity (see 8 overleaf). Copies of references can also be obtained

## 7. Key to status

Created	The initial data entry page has been completed, but no details on the applicant have been input
Started	The applicant's details have been partially input but the application has not been submitted for referencing. You will receive notification by email of any incomplete applications. Please note that applications which are still incomplete after five working days will be automatically cancelled
Emailed	The application has been emailed to the applicant for completion
Bureaued	A credit check has been successfully carried out and the application is in progress



LETSURE

## 7. Key to status (cont.)

Captured	Application is in progress but credit check is unavailable as the credit bureau may be offline
NoPayment	The application has been started but payment is still required before it can be submitted for referencing
Queued	Application is in progress but address(es) have been incorrectly submitted for credit checking purposes. Letsure will contact you to resolve any problems
Checked	Assessment is complete and a final report has been returned
Reviewed	Assessment is complete but has been re-visited post-completion. Applications can be re-opened and re-assessed within 21 days of the original submission date

## 8. Key to links

<u>Make Payment</u>	Click to make an upfront online payment by credit or debit card
<u>Cancel</u>	The application can be cancelled. If you have already paid for this check, you should call Letsure on 08700 777 808 to arrange a refund
<u>Images</u>	Faxed application forms, and references supplied by the applicant's employer and landlord referees can be viewed by clicking on this link. To view these you will require a "tiff" reader which can be downloaded free from <a href="http://www.alternatiff.com">www.alternatiff.com</a>
<u>Refs (2/1)</u>	This indicates the reference progress. The figure on the left indicates the number of references requested; the figure on the right indicates the number that have been received by Letsure. You can click on this link at any time to check the progress of the references



## Viewing progress of employer and landlord references

1. The Jobs are sorted by Start date - therefore new applicants will be at the bottom of the list

Home > FAQ's > Contact > Links > Terms and Conditions > Privacy Policy

Show progress for the month to date

Show all checks

ID ref	Started	Reference	Applicant	Check Type	Client	Status	Links
2286421	30/06/2006	31 Stockwell Street	<a href="#">John Green</a>	Tenant Comprehensive	dbarruat	Bureaued	<a href="#">Refs (2/2)</a> <a href="#">Images</a>
2286432	12/07/2006	31 Stockwell Street	<a href="#">Tester McJester</a>	Comprehensive Guarantor	Granite Test 0	Started	<a href="#">Cancel</a>
2286439	19/07/2006	1 Any Street	<a href="#">Annette Curtain</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs (1/0)</a> <a href="#">Images</a>
2286440	19/07/2006	2 Dark Side Of The Moon	<a href="#">Polly Pink</a>	Comprehensive Guarantor	Granite Test 0	Bureaued	<a href="#">Refs (1/0)</a> <a href="#">Images</a>
2286441	19/07/2006	31 Stockwell Street	<a href="#">John Green</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs</a>
2286442	19/07/2006	31 Stockwell Street	<a href="#">John Jade</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs</a> <a href="#">Images</a>
2286443	19/07/2006	31 Stockwell Street	<a href="#">Elizabeth Blue</a>	Comprehensive Guarantor	Granite Test 0	Bureaued	<a href="#">Refs</a> <a href="#">Images</a>
2286444	20/07/2006	31 Stockwell Street	<a href="#">Richard Gold</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs (1/0)</a>
2286447	20/07/2006	31 Stockwell Street	<a href="#">David Barr</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs (2/0)</a>
2286449	21/07/2006	31 Stockwell Street	<a href="#">Test Test</a>	Tenant Comprehensive	Granite Test 0	Started	<a href="#">Cancel</a> <a href="#">Images</a>
2286450	24/07/2006	34 Mansfield Street	<a href="#">Christine Daae</a>	Tenant Comprehensive	Granite Test 0	Bureaued	<a href="#">Refs (1/0)</a>
			<a href="#">Raoul De Chagry</a>			Bureaued	<a href="#">Refs (1/0)</a>

Click to [return to the main menu](#)  
 Click to [go to top of page](#)

2. Click on the "Refs" link of the applicant you wish to check

**3. In this screen you can check the progress of all references. The contact details of the referees are displayed, along with a history of notes detailing when the reference was chased and what action was taken to obtain it. (continued on next page).**

[Home](#) > [FAQ's](#) > [Contact](#) > [Links](#) > [Terms and Conditions](#) > [Privacy Policy](#)

LS2286450

Agent: Granite Test 0  
 Contact: David Barr  
 Tel: 01415535600

Tenancy on:  
 34 Mansfield Street  
 Glasgow  
 Lanarkshire  
 G11 5QW  
 Rent: £500 per month  
 Start: 05/08/2006

[Main Menu](#)

### Report Completion Screen (1 of 2)

Tenant	Miss Jennie Rennie
Tenancy on:	34 Mansfield Street Glasgow Lanarkshire G11 5QW
ID	TV2286450
Rent	£500 per month
Share of rent	£250
Start	05/08/2006 for 12 months
Footprint	{448C88A4-58F5-4245-9132-33B93D5B3683}

#### Voters' Roll Information

Ever listed at current address	No
Years at current address	N/A
Ever listed at previous address	N/A
Years at previous address	N/A

Decision:  Accept  Refer  Decline

#### Risk Information

Risk Score (Powered by Fair, Isaac)	47
--	----

Recommend Acceptance:  Accept  Refer  Decline

#### Linked Address, Identity & Fraud Information

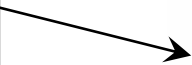
Is the applicant confirmed as living at the address given?	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A
Is the applicant's date of birth confirmed?	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A
Any adverse records at alternative or linked addresses?	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> N/A
Inferred/Potential alias?	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A
Any other warnings?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A

Recommend Acceptance:  Accept  Refer  Decline

Employment References

Employment Status	Employed		
Company name	The Really Big Company		
Contact name	John Smith	Contact Job Title	Manager
Phone (daytime)	0171 822 4666	Phone (mobile)	
Email	jsmith@somewhere.co.uk	Fax Number (use email)	
Postcode		Flat number	House name
<input type="button" value="Find"/>	House number		
Street		District	
Town		County	
Salary	£20000	Payroll no.	
Position	Office Worker		
Has the applicant been employed by you for at least 12 months?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Is this applicant in permanent employment	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Is the applicants contract > the lease term	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Is the salary consistent with that supplied	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Is the position given by the applicant consistent	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Can you confirm the applicant's current address?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Not policy to state <input type="radio"/> Not Known
Recommend acceptance	<input type="radio"/> Accept <input type="radio"/> Refer <input type="radio"/> Decline		
Employer's request sent	Verbal Reply received?	<input type="radio"/>	
10/08/07 16:14	Written Reply received?	<input type="radio"/>	
Employer's reminder sent			
Employer's final reminder sent			
Previous Notes	Reference request received. Will reply on Friday 10/08/07 16:19 Letsure (David Barr)		

**4. Every time the reference is chased, notes will be added advising what action was taken, and any possible delays in obtaining the reference.**





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## Example of the information returned in reports

Standard reports comprise a basic credit check; comprehensive reports contain additional reference information. The report components and their availability are itemised below.

1. Affordability is available on standard and comprehensive checks. However, since income is not verified on standard assessments, the affordability calculation is indicative only.

### Affordability

Monthly rent < or = 40% of gross income	No
Monthly rent between 40% – 42% of gross income	Yes
Monthly rent > 42% of gross income	No
Suggested maximum monthly rental limit	£500
Decision	<b>Refer</b>

2. Each applicant is assigned a risk score from 0–99. Available on standard and comprehensive reports.

### Risk Information

Risk score <small>(powered by Fair, Isaac)</small>	42	<b>Decline</b>
---	----	----------------

3. Identity and address confirmation is available on standard and comprehensive reports.

### 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?	No
Inferred/Potential Alias?	No
Decision	<b>Accept</b>

(cont.)



**4. A voter's roll check is available on standard and comprehensive assessments.**

<b>Voters Roll Information</b>	
Ever listed at current address?	Yes
Years at current address	2y 3m
Date registered on voters roll	20/10/03
Ever listed at previous address?	N/A
Years at previous address	N/A
Decision	<b>Accept</b>

**4. A public information check on county court judgments, bankruptcies and voluntary arrangements is available on standard and comprehensive assessments.**

<b>Public Information Held</b>	
Number of adverse records	2
Total amount of CCJs	£3,268
Number of satisfied CCJs	1
Total amount still outstanding	£1,002
Date of latest adverse record	01/04/05
Notice of Correction	No
Notice of Dispute	No
Bankruptcy Order/Voluntary Arrangement	No
Decision	<b>Decline</b>



(cont.)

**5. A landlord reference is available on comprehensive reports only.**

<b>Landlord reference</b>	
Was the Tenancy Address confirmed?	Yes
Was the Tenancy Term confirmed?	Yes
Were any arrears recorded?	No
Was high dilapidation recorded?	No
Would the landlord re-let to this tenant?	Yes
Decision	<b>Accept</b>

**6. An employment reference is available on comprehensive reports only.**

<b>Employment reference</b>	
Has the applicant been employed by the Referee for at least 12 months?	Yes
Is this applicant in permanent employment?	No
Is the applicant's contract > the lease term?	Yes
Are the salary details as stated?	No
Are the position details as stated?	Yes
Was the address confirmed?	Yes
Decision	<b>Accept</b>

**7. An overall decision is available on comprehensive reports only. Reasons for the overall decision will be included where appropriate, along with any conditions pertinent to the application.**

<b>Decision</b>	
Overall decision	<b>Decline</b>
Report Notes	
We are unable to accept this applicant due to the adverse credit.	