

Application Form
Final Report
Right to Rent

Personal Details

Application property	9 Westway, Throckley , NE15 9HJ
Email address	insurance@vanmildert.net
Telephone	07814972569
Bank details	Sort Code: Account No:
Bank address	Not Provided.
Children	None
Smoker	No
Pets	None declared
Preferred moving-in date	1st Apr 2017
Credit history problems	None declared
Next of Kin	Name: Mrs J Jamieson Tel: 01912560920 Address: 9 Westway, Throckly, NE15 9HJ

Current Residency

Residency type	Private Tenant
Current address	9 Westway, Newcastle Upon Tyne, NE159HJ

Claimed Income Analysis - Please see the 'Final Report' for verified figures

Salary	£50,000 PA
Savings	£75,000
Affordability ratio	£125,000PA (rent share £500PCM) = 20.8x 

Employment

Employment status	Employed — Yves Saint Laurent Fenwick
Job title / position	Brand Manager
Employers address	39 Northumberland Street, Newcastle Upon Tyne, NE99 1AR
Employer telephone	01912560920
Length of employment	2 Years

Previous Addresses

Address	Postcode	From	To
111 Dolphin Quay, Clive St, North Shields, NE296HJ	NE296HJ	01/10/2010	01/10/2016

Overall Result: **ACCEPT**

This applicant has been thoroughly assessed. The applicant's income is more than sufficient for the proposed tenancy, and their credit score is quite good. The applicant is understood to be employed. The applicant's employer provided a positive reference, as did the previous landlord.

No evidence of CCJs, fraud or serious credit history problems could be found.

Affordability

Verified Annual Income [Show Breakdown]	£50,000 PA
Rent Share PCM	£500 PCM
Affordability Ratio — Minimum required 2.5x	8.3x
Maximum Affordable Rent	£1,667 PCM

Previous Landlord

Rent Always Paid On Time	Yes
Property Maintained Acceptably	Yes
Landlord Recommends Tenant	Yes
Positive Character Reference	Yes
Current Address	9 Westway, Newcastle Upon Tyne, NE159HJ
Name & Contact Details	Mr James Craig — 01912560920, james@vanmildert.net

Credit Data



Please be aware – We were unable to find accounts registered to this individual at their claimed address – eg bank or utility accounts. It's possible, though unlikely, that they are using a false name or address. You should ensure to ask for photo ID, and compare the photo to the applicant, to minimise this risk. [More Info](#).

Overall Credit Score — Minimum required 650	751
Court Judgements & Fraud Checks	Pass
Number of Registered Accounts	0

Employment

Employment Status Verified	Yes
Employment Terms Verified	Yes
Employment Due To End	N/A

Electoral Roll

Address	9 Westway, Newcastle Upon Tyne, NE159HJ
Full Name Matched	No
Surname Matched	No

List of Names on Electoral Roll

Gladys	Smith	83-02	9 Westway, Newcastle Upon Tyne, NE159HJ
Joseph	Smith	83-88	9 Westway, Newcastle Upon Tyne, NE159HJ
Helen	Wood	03-10	9 Westway, Newcastle Upon Tyne, NE159HJ
Adam	Zambrzycki	13-17	9 Westway, Newcastle Upon Tyne, NE159HJ
Katherine	Zambrzycki	13-17	9 Westway, Newcastle Upon Tyne, NE159HJ



Right to Rent Checks Completed

Guarantee Active • Compliance Confirmed*

Actions & Final Confirmation

	Signed	Date	Confirm
Check number of adults moving in is reasonable and as expected	Stephen Hill	03/03/17	✓
Check original copies of documents in the presence of applicant	Stephen Hill	03/03/17	✓
Make & retain a high quality copy of the documents	Stephen Hill	03/03/17	✓

Adults Liable for Right to Rent Checks

Adults declared as intending to move in	1
Declaration matches co-applicants	Yes

Documents

- **British Passport** — current or expired, showing that the holder is a British citizen or a citizen of the UK and Colonies having the right of abode in the UK.

Re-checking in Future

Re-checking of documents required at some point in future	No
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Guarantee*

Right to Rent Guarantee
Status

Active

Use of our Right to Rent Checker makes you eligible for our **Right to Rent Guarantee**, the terms of which are available [here](#). You should read and understand these terms. Important instructions on what you must do in order for the guarantee to be valid are contained there.

The **Right to Rent Guarantee** provides protection for you in the event of a statutory penalty being imposed for failing to comply with the Immigration Act. The penalty for non-compliance can be up to £3,000.

We strongly recommend that suitable Rent Guarantee & Legal Expenses insurance is purchased for every tenancy.

The use of this report is subject to our standard [Terms & Conditions](#) which you should read & understand.

Separate [Terms & Conditions](#) also apply to our [Right to Rent Guarantee](#). All of our [Terms & Conditions](#) are available on our website via your vanmildert.net login area, or can be requested via email from referencing@vanmildert.net.