

Applicant Information Complete

FIRST NAME	LAST NAME	EMAIL ADDRESS	PHONE NUMBER
DATE OF BIRTH			

Certn Rating

Fail

Certn Score

38/100

Certn Rating and Certn Score is a summary assessment of the applicant's unique characteristics and personal information. Curtis Smith has received a Certn rating of 'FAIL' which indicates an analysis with many potential issues. Although the score is a summary assessment, Certn still recommends you carefully review each section of this report to determine if the applicant meets your specific requirements.

Report Summary

IDENTITY VERIFICATION
Returned
APPLICANT SUMMARY
Returned
FINANCIAL RESULTS
Returned
BEHAVIOURAL RESULTS
None

Upgraded Reports

EQUIFAX CREDIT REPORT
Fail

Report Summary is a summary assessment of each section contained within this report. Specific details can be found within each section.

Scan Summary is a summary assessment of each scan conducted within this report.

Risk Factors

Late Payment

Medium Risk

Late rent potential risk is assessed using an analysis of an applicant's financial stability and / or behavioural credibility characteristics that predicts the likelihood of late or missed payments.

Damage to Property

Low Risk

Damage to property risk is assessed using an analysis of an applicant's personal history and / or behavioural cleanliness and neighbour characteristics that predicts the likelihood of causing damage to property.

Early Vacancy/Eviction

Low Risk

Early vacancy risk if assessed using an analysis of an applicant's tenancy history and / or behavioural stability characteristics that predicts the likelihood of breaking a lease.

Financial Summary

CREDIT CHECK	LEGAL ITEMS
F	Warn
497	TOTAL DEBT
	\$860.00
	BANKRUPTCIES
	Warn
	COLLECTIONS
	Warn

Financial Summary is a summary assessment of the applicant's financial health determined by self-provided information and financial credit check

Notable Risks

- Applicant does not list current employment.
- Poor credit score.

Notable Risks is a summary assessment of the applicant's most important notable risk factors contained within the individual sections of the report.

APPLICANT NAME:

APPLICANT EMAIL:

DATE GENERATED:

Applicant Details Pass

Potential Positives

- Good previous tenancy history provided.
- Good applicant tenancy duration history reported.

Potential Negatives

- Applicant does not list current employment.

EMPLOYMENT HISTORY

None Found

RESIDENTIAL HISTORY

ADDRESS	DETAILS	DATES	REFERENCE
	\$1,200.00 per month	2005-01-01 to Present	Not Provided

EMERGENCY CONTACT

None Found

OTHER OCCUPANTS

None Found

COSIGNER

None Found

PERSONAL REFERENCE

None Found

DISCLOSED CONVICTIONS

None Found

DISCLOSED BANKRUPTCIES

None Found

DISCLOSED EVICTIONS

None Found

DISCLOSED RENT REFUSALS

None Found

PETS

None Found

VEHICLES

None Found

Financial Details Fail

Potential Positives

- No potential positives

Potential Negatives

- Poor credit score.
- Report shows bankruptcies.
- Report shows debts sent to collections.
- Report shows legal items on file.

Credit Score: **497**

GRADE:	A+	A	B+	B	C+	C	D	F
SCORE:	+850-800	799-750	749-700	699-650	649-600	599-550	549-500	<499
DEFAULT %:	1%	2%	5%	15%	31%	51%	71%	87%

CREDIT CHECK ERRORS

No Records Found

CREDIT CHECK WARNINGS

No Records Found

ADDRESSES

UNIT	STREET	CITY	PROVINCE	DETAILS
131	MARGARET AVE	STONEY CREEK	ON	Current Address

EMPLOYMENT

OCCUPATION	EMPLOYER
ADS TEST FILE	
ADS TEST FILE	
ADS TEST FILE	

Debt Summary

REVOLVING CREDIT

TOTAL BALANCE:	\$50.00
MAX LIMIT:	
% OF CREDIT USED:	
NUMBER OF CARDS:	1
PAST DUE AMOUNT:	
LATE PAYMENTS 30/60/90:	0 / 0 / 0
MONTHLY PAYMENTS:	

OTHER CREDIT

TOTAL BALANCE:	\$810.00
MAX LIMIT:	
% OF CREDIT USED:	
NUMBER OF LOANS:	2
PAST DUE AMOUNT:	
LATE PAYMENTS 30/60/90:	0 / 0 / 0
MONTHLY PAYMENTS:	

OTHER DEBTS

TOTAL BALANCE:	
MAX LIMIT:	
% OF CREDIT USED:	
NUMBER OF LOANS:	
PAST DUE AMOUNT:	
LATE PAYMENTS 30/60/90:	0 / 0 / 0
MONTHLY PAYMENTS:	

AUTOMOBILE LOANS

TOTAL BALANCE:	
MAX LIMIT:	
% OF CREDIT USED:	
NUMBER OF LOANS:	
PAST DUE AMOUNT:	
LATE PAYMENTS 30/60/90:	0 / 0 / 0
MONTHLY PAYMENTS:	



APPLICANT NAME:
 APPLICANT EMAIL:
 DATE GENERATED:

STUDENT LOANS	
TOTAL BALANCE:	
MAX LIMIT:	
% OF CREDIT USED:	
NUMBER OF LOANS:	
PAST DUE AMOUNT:	
LATE PAYMENTS 30/60/90:	0 / 0 / 0
MONTHLY PAYMENTS:	

MORTGAGE LOANS	
TOTAL BALANCE:	
MAX LIMIT:	
% OF CREDIT USED:	
NUMBER OF MORTGAGES:	
PAST DUE AMOUNT:	
LATE PAYMENTS 30/60/90:	0 / 0 / 0
MONTHLY PAYMENTS:	

TRADELINES							
CREDIT GRANTOR	PAYMENT STATUS	DATE OPENED	DATE REPORTED	ACCOUNT TYPE	HIGH CREDIT	BALANCE AMOUNT	LAST ACTIVITY OR PAYMENT
001FM01554 LONDON LIFE MTGE DIV	Showing a repossession	2014-06-01	2018-08-01	Revolving		\$50.00	2018-08-01
001ON00028 AMERICAN EXPRESS	Bad debt, collection account or unable to locate	2014-06-01	2018-08-01	Open		\$750.00	2014-10-01
001BB00235 TRUST ROYAL	Paid through consolidation order or similar arrangement	2014-06-01	2018-08-01	Installment		\$60.00	2018-08-01

TRADELINES (CONT'D)							
CREDIT GRANTOR	R CODE	PERCENT CREDIT USED	MONTHS REVIEWED	ACCOUNT NUMBER	PAST DUE AMOUNT	PAYMENT TERM AMOUNT	NARRATIVES
001FM01554 LONDON LIFE MTGE DIV	R-8		11	500000000007993			
001ON00028 AMERICAN EXPRESS	O-9			500000000007994			
001BB00235 TRUST ROYAL	I-7		11	500000000007995			

Public Records

OTHER INCOMES
None Found

NON SUFFICIENT FUNDS
None Found

FRAUD WARNINGS
None Found

SECURED LOANS
None Found

LIENS
None Found

LEGAL ITEMS							
DATE FILED	COURT ENTITY	DATE SATISFIED	AMOUNT	DEFENDANT	PLAINTIFF	LAWYER NAME ADDRESS	LEGAL ITEM DESCRIPTION
2014-11-01	483VS00049 PC KINGSVILLE		\$501.00	S	NEWS PRESS		Judgment



APPLICANT NAME:

APPLICANT EMAIL:

DATE GENERATED:

CREDIT FILE METADATAS

FILE SINCE DATE	DATE OF LAST ACTIVITY	DATE OF REQUEST	TOTAL NUMBER OF INQUIRIES	FILE BUREAU	FILE BUREAU CONTACT	HIT	DATA WARNING MESSAGES	CARD ALERT MESSAGES	ALERT INDICATORS
2006-03-06	2018-07-25	2018-10-02				HIT			

LOCAL INQUIRIES

None Found

FOREIGN INQUIRIES

None Found

BANKRUPTCIES

ACCOUNT TYPE	LIABILITY AMOUNT	ASSET AMOUNT	CUSTOMER	CASE NUMBER AND TRUSTEE	FILER	LEGAL NARRATIVE	DATE FILED	INTENT OR DISPOSITION
Individual	300.00		001VS00113 CS MTL	786876			2014-11-01	Bkrpty receiving order-disposition unknown

COLLECTIONS

LAST PAYMENT	CREDITOR	AMOUNT OWED	AMOUNT PAID	DATE PAID	DATE REPORTED	ASSIGNED DATE	ACCOUNT DESIGNATION	FIRST DELINQUENCY
2016-07-01	SCOTIA BANK	\$499.00				2016-07-01		

JUDGMENTS

None Found

BANK ACCOUNTS

None Found

DEPOSIT ALERTS

None Found

CONSUMER STATEMENTS

None Found

Notes
