

LetsXL Tenant Referencing APPLICATION GUIDANCE

Greenaway Residential

Tel: 01293 561 789 Fax: 01293 521 444

GUIDANCE NOTES FOR PROSPECTIVE TENANTS OR GUARANTORS

COMPLETING YOUR APPLICATION

To ensure we can provide a quality service please check the application form is fully completed, signed and legible.

POORLY COMPLETED APPLICATION FORMS MAY RESULT IN DELAYS

Our 'core' application is two pages long. The third 'optional' page is to be used, with another sheet if required, to provide additional information. Your letting agent may also ask you to complete sections of the third page for their own records.

IF YOU ARE SELF EMPLOYED, HAVE LIVED AT YOUR CURRENT ADDRESS FOR LESS THAN 3 YEARS OR WORKED FOR YOUR EMPLOYER FOR LESS THAN 12 MONTHS YOU MUST COMPLETE THE RELEVANT SECTIONS ON PAGE 3.

HELP US HELP YOU

We appreciate you wish to move into your new home with the minimum of fuss. We will do all we can to efficiently process your tenant reference. However, in some instances employers and landlords (despite our best efforts and daily calls) will delay the process.

You can help by contacting them ahead of time and asking them to deal with our enquiry quickly. In some instances they may also require written confirmation (and a standard letter is enclosed for you to complete).

PROOF OF RESIDENCY

To verify your credit check we will attempt to locate you on the electoral roll register. Many people now, even sometimes by mistake, add themselves to the 'edited version' of the electoral roll and we are unable to locate them. For this reason we always recommend you provide the agent with proof of residency for your current address.

Your proof of residency must be less than 4 months old and preferably from the following selection:

Utility bill, council tax bill, mobile phone bill, credit card statement or invoice (Visa, Mastercard, Diner or Amex), polling card or a letter from your local council advising you have recently been added to the electoral roll.

WHY YOU MAY REQUIRE A GUARANTOR

The following list provides examples of why you may be required to provide a guarantor:

- Insufficient income
- Insufficient employment history
- Minor problems reported by your current landlord
- Minor credit problems
- Student or Unemployed
- Unable to provide proof of residency

If you believe you may require a guarantor please discuss it with your agent. On these occasions we recommend you have a guarantor application completed in case it should be required.

Please note that guarantors must be a UK resident, over 21 years of age, earn three times the annual rent and have a clean credit history.

DATA PROTECTION

LetsXL Limited is registered with the Information Commissioner's Office (No. Z8281652)

Your letting agent will only be able to advise the overall grading we have provided. No additional information will be provided.

Your data will be fully protected and no details can be used without your permission

INCOME ASSESSMENT

We will verify your income levels, normally through your employer, but on some occasions we may ask for additional information. This is usually when there are problems verifying the information or if you are self employed or work for a family business.

We will need to see evidence that you earn 2.5 times the monthly rent. This is increased to 3 times for Guarantors.

WHY YOU ARE ASKED FOR NEXT OF KIN DETAILS

We require this information for traceability purposes and the details will not be used for any other reason.

COMPANY APPLICATIONS

Company references are only available for incorporated companies who have filed at least one year's financial information with Companies House.

STILL NEED MORE HELP?

Your letting agent will be able to assist you with most queries and they are contactable on the numbers noted above.

If your letting agent is not available or they refer you to us you may contact our customer care team by:

Phone: 08453 660 660

Fax: 01492 542 297

Email: tenant.referencing@letsxl.co.uk



Tel:

Email:

APPLICATION FORM (TENANT)

Greenaway Residential

Tel: 01293 561 789 Fax: 01293 521 444

Please use black ink and CAPITAL LETTERS throughout the form. Only by providing complete information can we ensure your application is dealt with quickly and efficiently SECTION 1 - TENANCY DETAILS - TO BE COMPLETED BY THE LETTING AGENT PRODUCT SELECTION (Please tick one box only) Credit Check **Full Reference** Assure 6 Assure 6 International Assure 12 Advance 6 Advance 12 **Tenancy Address** Postcode: Address: No. Bedrooms: Will this be the applicant's principal residence? Yes No Will the property be let on an AST? Yes No Total Monthly Rent: £ Tenancy Term (Months): Tenancy Start Date: **Total Number of Tenants:** This applicant's share of the rent: £ Please list other applicant's name(s) below: 1 2 3 4 **SECTION 2** - PERSONAL DETAILS - TO BE COMPLETED BY THE APPLICANT (Pr Title: Full Name: Previous Name(s) (including maiden name): Single Widowed Date of Birth: Status: Married Separated Divorced Nationality: Have you been resident in the UK for the last 9 months? No **Current Address:** Postcode: Address: Mobile: Period at Address: M Tel: Email (use capitals): Status: Owner **Council Tenant Private Tenant** Family /Friends Occupational Reason for departure: Are you aware of ANY adverse credit history (e.g. have you had any CCJ's, bankruptcies, IVA's etc.) No If yes, please detail below giving dates, amounts and any explanations. Continue on a separate sheet if required. SECTION 3 - CURRENT LANDLORD / LETTING AGENT DETAILS - TO BE COMPLETED BY THE APPLICANT Landlord / Agency Name: Postcode: Address:

Fax:

SECTION 4 — INCOME DETAILS - TO BE COMPLETED BY THE APPLICANT (Employed <12 mths / changing employment? Complete Section 4.1, Self Employed? Complete Section 4.2)			
Status: Employed Self Employed Contract Private Means Unemployed Student			
Company / Agency Name:			
Contact Name: Address: Address:			
Postcode:			
Tel: Fax: Fax:			
IMPORTANT - Within the income details please include regular commissions/bonuses in the Commission Income box; we will count 50% of this commission figure towards your total income. If you earn commission only, state the actual amount earned over the last 12 months; we will count 100% of this figure towards your total income. In the Other Income box include only regular benefits that you are likely to be still receiving in 12 months time. We may consider up to 50% of this figure towards your total income. Self-employed applicants should state their Taxable Income (after deductions for materials, expenses etc.) for the previous year.			
Gross Basic Salary/Pension Per Annum: £ Gross Commission Income per Annum: £			
Other Income (Benefits etc.): Position Held:			
If you have a guarantor who is making a contribution towards your rent please enter the monthly contribution here:			
Start Date: / / Payroll, Service or Pension Number:			
Is the position permanent? Yes No What are the hours of the position? Full Time Part Time (25 Hours or Less)			
Are you aware of any reason why your employment may change within the next 6 months? Yes No			
If yes, please detail below giving dates, salary changes and any explanations. Continue on a separate sheet if required.			
SECTION 5 – NEXT OF KIN DETAILS - TO BE COMPLETED BY THE APPLICANT			
Name:			
Postcode: Address: Address:			
Tel: Relationship:			
SECTION 6 – SHARERS NOT NAMED ON THE TENANCY AGREEMENT - TO BE COMPLETED BY THE APPLICANT			
Name: Relationship:			
If part of a couple relationship please provide the length of time the couple have lived together:			
Name: Relationship:			
Name: Relationship:			
Name: Relationship:			
SECTION 7 – CHECKLIST AND DECLARATION			
I have provided all requested telephone numbers INCLUDING FULL DIALLING CODES I have provided all requested addresses INCLUDING FULL POSTCODES I have provided acceptable proof of residency (utility bill, council tax bill, mobile/telephone bill, credit card statement) which is no more than 4 months old I have contacted all referees to advise them that LetsXL will be contacting them and have provided written authority where required			
I/We hereby confirm that the information provided by me/us is, to the best of my/our knowledge, true and that the results of the findings will be forwarded to the appointed letting agent and/or the landlord and may be accessed again should I/we apply for a tenancy agreement in the future. I/we agree that LetsXL Limited (the Data Controller) may search the files of a credit reference agency which will keep a record of that search. I/We also agree that any search will be made on an 'opt in' basis. I/We also understand that no details of the search will be given to me/us by the letting agent and/or the landlord but I/we may request the name and address of the referencing agencies to whom I/we may apply for a copy of any information provided. I/We also confirm that, in the event of my/our defaulting on the rental agreement, any such default may be recorded with the credit reference agency and may affect any future application for credit I/we may make. LetsXL may wish to contact you about other products and services related to lettings, if you do not wish to receive offers which we believe may be of interest to you please tick this box.			

It is common practice for employers, previous landlords and other referees to request written authorisation from you before they will release information to us. The following page is an authorisation letter which we ask you to complete by inserting your name, full address and signature. We will use this letter only when requested by your referees.

SECTION 2.1 — PREVIOUS ADDRESSES - TO BE COMPLETED BY THE APPLICANT (Please provide all previous and previous addresses and previous and previous addresses are previous and previous addresses and previous addresses are previous addresses and previous addresses and previous addresses are previous addresses and previous addresses and previous addresses are previous addresses and previous addresses and previous addresses and previous addresses and previous addresses are previous addresses and previous addresses addresses addresses and previous addresses address	us addresses for the last 3 years)		
Previous Address: Postcode: Address:			
Date Moved in: / / Date Left: / / /			
Status: Owner Council Tenant Private Tenant Family /Friends Occupational			
If 'Private Tenant' please supply Landlord / Letting Agent Name:	Telephone Number:		
Previous Address: Postcode Address: Address:			
Date Moved in: / / Date Left: / / /			
Status: Owner Council Tenant Private Tenant Family /Friends Occupa	ntional		
If 'Private Tenant' please supply Landlord / Letting Agent Name:	Telephone Number:		
SECTION 4.1 – FUTURE / PREVIOUS EMPLOYMENT DETAILS - TO BE COMPLETED BY THE APPL	ICANT		
Company / Agency Name:			
Contact Name: Address:			
	Postcode:		
Tel: Mobile phone numbers are not acceptable Fax	::		
Employment Start Date: / / / Employment End Date: /			
2 Imployment State State.	/ Tick for future employer:		
	/ Tick for future employer:		
SECTION 4.2 – ACCOUNTANT DETAILS - TO BE COMPLETED BY THE APPLICANT	/ Tick for future employer:		
SECTION 4.2 – ACCOUNTANT DETAILS - TO BE COMPLETED BY THE APPLICANT Tick here if you complete your own self assessment tax returns:	/ Tick for future employer:		
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Ref: Tenancy Agreement References requested from LetsXL Lin	nited
1	of
hereby authorise you to release to LetsXL Limited information relating	ag to my employment income or provious tenancies
Please respond promptly to facilitate processing of my current applic	eation for rented accommodation.
Thank you.	
Yours faithfully,	
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