



LetsXL Tenant Referencing TENANT APPLICATION GUIDANCE

Narrow Estates Ltd

XL 24069

TEL: 0114 272 0218

FAX: 0114 272 7001

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

The application form is three pages long, please answer all relevant questions. Section 1 of the application form is for completion by the letting agent.

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 THE FORM.

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 so a template authorisation letter is enclosed for you to complete.

PROOF OF RESIDENCY/ID

To verify your credit check we will attempt to locate you on the electoral roll register. Many people now, even sometimes by mistake, remove themselves from 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 are included in the full 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
- On a temporary contract
- On a fixed term contract that ends before the tenancy
- Minor problems reported by your current landlord
- Declared poor credit history
- 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 complete in case it should be required.

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

THE AUTHORISATION LETTER

It is common practice for employers, previous landlords and other referees to request written authorisation from you before they will release information to us. We have therefore included a template of an authorisation letter for your use. We ask you to complete by inserting your name, full address and signature. We will use this letter when requested by your referees.

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 THE 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 number 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

Email: tenant.referencing@letsxl.co.uk



LetsXL Tenant Referencing APPLICATION FORM (TENANT)

For letting agent's office use (optional):

Narrow Estates Ltd

XL 24069

TEL: 0114 272 0218

FAX: 0114 272 7001

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 principle 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 applicants' name(s) below:

1 2
3 4

Photo ID Supplied:

Type: Number:

SECTION 2 – PERSONAL DETAILS – TO BE COMPLETED BY THE APPLICANT

Title: Full Name:

Previous Name(s) (including maiden name):

Date of Birth: / / Status: Married Single Separated Divorced Widowed

Nationality: Have you been resident in the UK for the last 9 months? Yes No

Current Address: Postcode: Address:

Period at Address: Y M Tel: Mobile:

Email (use capitals):

Status: Owner Council Tenant Private Tenant Family / Friends Occupational

Reason for departure:

Are you aware of ANY adverse credit history (including any CCJ's, IVA's, bankruptcies within the last 6 years)? Yes No

Please also tick Yes if you are currently in rental arrears and provide details below.

If yes, please detail below giving dates, amounts and any explanations. Continue on a separate sheet if required.

SECTION 3 – PREVIOUS ADDRESSES – TO BE COMPLETED BY THE APPLICANT

Please provide all previous 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:

SECTION 7 – ACCOUNTANT DETAILS – TO BE COMPLETED BY SELF EMPLOYED APPLICANTS

Tick here if you complete you own self assessment tax returns: Please enclose a copy of your last years tax return with this application.

Practice Name:

Postcode: Address:

Tel: Fax:

Contact:

SECTION 8 – BANK ACCOUNT DETAILS – TO BE COMPLETED BY THE APPLICANT

Bank / Building Society Name:

Postcode: Address:

Tel: Account No.: Sort Code:

Account Name:

SECTION 9 – NEXT OF KIN DETAILS – TO BE COMPLETED BY THE APPLICANT

Name:

Postcode: Address:

Tel: Relationship:

SECTION 10 – ADDITIONAL OCCUPANTS WHO ARE OVER 18 AND NOT BEING REFERENCED – TO BE COMPLETED BY THE APPLICANT

Name: Relationship:

Name: Relationship:

Name: Relationship:

Name: Relationship:

SECTION 11 – ADDITIONAL INFORMATION – TO BE COMPLETED BY THE APPLICANT

Ages of Children: Do any occupants smoke? Yes No

Please list any pets:

SECTION 12 – DECLARATION

Before signing this application please ensure that the form is fully complete as missing information may cause delays.

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 agree that whilst I/we remain in the property now applied for LetsXL may carry out periodic credit searches to assess my/our continued suitability for the tenancy. 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.

Sign & Date

/ /

LetsXL may wish to contact you about other products and services relating 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 final page is an Authorisation letter which we ask you to complete by inserting your name, full address and signature.

Are you insured?

Ask your letting agent for a leaflet or go to www.letsxl.co.uk for a quote.

Quote Ref: 24069

Re: Tenancy Agreement References requested from LetsXL Limited

Date: / /

I of
(Your name) *(Your current address)*

(Your current address - continued)

hereby authorise you to release to LetsXL Limited information relating to my employment, income or previous tenancies.

Please respond promptly to facilitate processing of my current application for rented accommodation.

Thank you.

Yours faithfully,

(Sign here)

(Print name)