

Applicant's Information

First Name	Middle Name	Last Name	Date of Birth
Tim		Brook	1st-March-1995
SSN / SIN	Driver License Number	Phone	Email
642-***-***	D6***-***-***05	647-210-7775	Harrybrooky@gmail.com

Applying For

Address	Length of Stay		
6021 Yonge St, North York, ON M2M 3W2	3 Years		
Price	Landlord Name	Landlord Email	Landlord Phone
\$2,500 /month	Neil Grunberg	neil@gmail.com	(416) 838-8993
Reason for Stay	Drawn by the city's cultural diversity, vibrant arts scene, and numerous recreational activities.		

Employment Information

We verify employment and income through 250+ HR payroll integrations. This includes job details, supervisor contacts, and recent paycheque transactions, ensuring consistent income flow and rental payment ability.

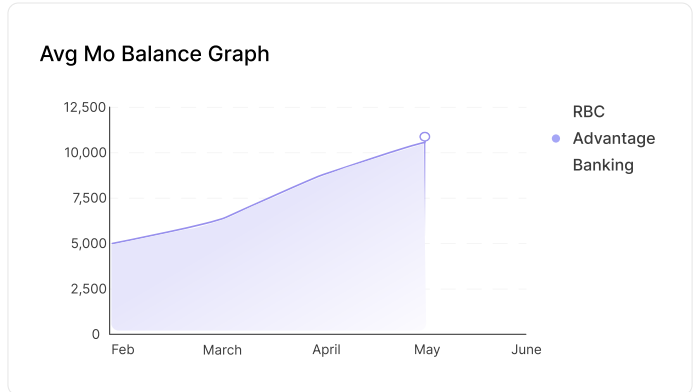
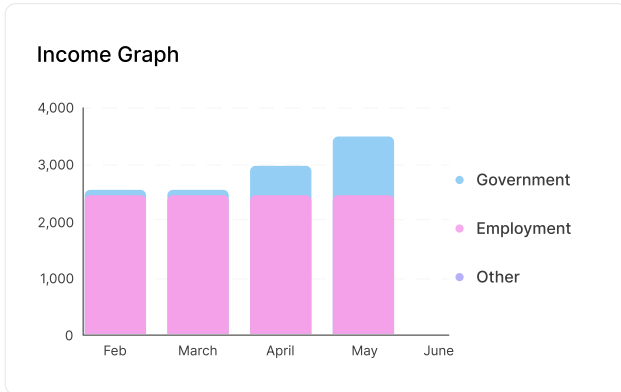
Present Organization	Organization Website	Position Held
ACME Carpentry	https://www.acmecarpentry.com	Carpenter
Supervisor Name	Supervisor Email	Supervisor Phone
Steve Smith	stevesmith@mail.com	(555) 555-5555
Employment Years	Annual Income (annual pre-tax)	Household Income (annual pre-tax)
3 years	\$80,000	\$140,000





Financial Verification

We segment financial data to provide a clear view of stability. The Income Graph shows categorized sources (government, employment, other), and the Average Monthly Balance Graph tracks account balance growth, ensuring reliable rental payment capability.



Income Graph

Feb - 2024

\$5,000

Mar - 2024

\$7,000

Apr - 2024

\$9,000

May - 2024

\$11,000

Financial Verification

We segment financial data to provide a clear view of stability. The Income Graph shows categorized sources (government, employment, other), and the Average Monthly Balance Graph tracks account balance growth, ensuring reliable rental payment capability.

Recent Monthly Income Detected

\$3,875.00

Current Bank Balance

\$11,000

Avg Free Cash Flow

\$1,875.00

Paycheque Stability (6 mo)

94.4% (Highly Stable)

On-time Rent Payments

24

NSF (Non-Sufficient Funds) Count

0

Late Utility History ⓘ

None

Notable Risks ⓘ

None

Self Employed

None

Income Transactions

We verify paycheque transactions directly from payroll software and bank accounts. This ensures consistent income flow and timely rental payment capability.

Amount	Description	Date
\$1,937.50	Paycheck	13-05-2024
\$1,937.50	Paycheck	29-04-2024
\$1,937.50	Paycheck	15-04-2024





Background Record Search & Checks

The Background Check searches over 110,000 databases across 180+ countries for criminal records, court decisions, negative press, and more. Verify details with the tenant for accuracy. The Equifax credit check and Background Check use different sources, so minor discrepancies may occur.

Public Court Records	Cleared	Global Sanctions Check	Cleared	Global Clearance Check	Cleared
Public Criminal History	Cleared	OFAC Scan	Cleared	Other Searches	Cleared
Fraud Watchlists	Cleared	Sex Offender Check	Cleared	Late Payment	Low Risk
Known Affiliations	Cleared	Early Vacancy/Eviction	Cleared	Disclosed Evictions	Cleared
Damage to Property	Low Risk	Disclosed Bankruptcies	Cleared	Fraud Scan	Cleared
Disclosed Convictions	Cleared	Legal Database Scan	Cleared	Known Affiliations Scan	Cleared
Rent Refusal Check	Cleared	Public Safety Check Scan	Cleared		



Public Records Analysis

4 records Found

Analysis of court records, evictions, and legal documents requiring verification.



LTB-L-00000-1f

Jun 01, 2023

Openroom **Potential match**

Property Address

101 YONGE ST, TORONTO, ON MSC484

Tenant Name

John Doe

Case Details

Filed by landlord on 2018-06-01

[View Full Record](#) →



Tremblay c. Doe

Sep 02, 2019

Soqui **Likely match**

Case Details

Le Bureau municipal d'habitation de Kativik a demandé la résiliation du bail et le recouvrement du loyer impayé. Les locataires, Sophie Tremblay et John Doe, devaient 17 175 \$ pour la période de juillet 2015...

[View Full Record](#) →



Tremblay v. Doe

Jun 01, 2023

CanLil **Likely match**

Case Details

The Kativik Municipal Housing Bureau sought to terminate the lease of lessees Sophie Tremblay and John Doe due to unpaid rent totaling \$17,175 from July 2015 to August 2019. The tribunal ordered the lease...

[View Full Record](#) →



Starlight Canadian Residential Growth F v Doe

Nov 07, 2021

CanLil **Potential match**

Case Details

In Guelph, Ontario, the landlord, Starlight Canadian Residential Growth F, sought to terminate the tenancy of John Doe due to unpaid rent. The tenant failed to pay \$1,674 by August 1, 2021, and owed \$11,248 from...

[View Full Record](#) →

Understanding Match Types

Likely Match: High confidence in record association based on multiple matching identifiers.

Potential Match: Possible association requiring additional verification.

Note: All matches should be verified with the applicant to ensure accuracy.

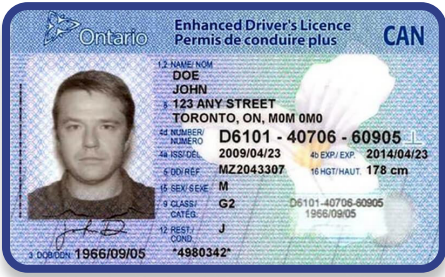




Applicant Identity

We scan IDs from 180 countries, verifying multi-angle selfies and personal details. This deep check ensures authenticity, prevents fraud, and provides landlords with confidence in the applicant's identity.

ID Front



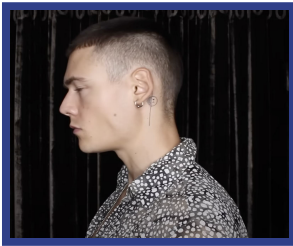
ID Back



Identifications Details

Name	Tim Brook
Phone	+1 647 922 1805
Email	tim.cook22@gmail.com
Address	123 ANY STREET, TORONTO, ON, M0M 0M0
Id Type: dl	11 234562

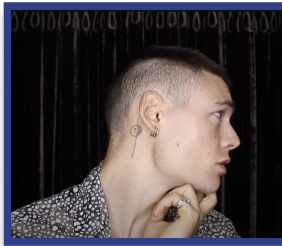
Selfie (Left)



Selfie (Centre)



Selfie (Right)



Verifications

Selfie Liveliness Check	Passed
Face Match	Passed
Name/ID Match	Missmatch
Bank Name/ID Name	Missmatch

Selfie Checks

Selfie Liveliness Check	Passed	Selfie Pose Detection	Passed
Selfie Multiple Faces Detection	Passed	Selfie Pose Repeat Detection	Passed
Selfie Suspicious Entity Detection	Passed	Selfie Public Figure Detection	Passed





Address history

We verify rental references and checks, confirming address history, landlord contacts, payment timeliness, and property condition, ensuring reliable rental backgrounds.

Current Address

Residential status	\$1,937.50
Address	\$1,937.50
Length of stay	\$1,937.50
Monthly rent	\$1,937.50
Reason for moving	\$1,937.50
Landlord reference	\$1,937.50
Landlord number	\$1,937.50
Landlord email	\$1,937.50

Previous Address

Residential status	Rent
Address	388 Prince of Wales Dr, Unit 1405, Mississauga, ON, CA, L5B 0A1
Length of stay	June 2022 - June 2023
Monthly rent	\$2,000
Reason for moving	Moving in with partner
Landlord reference	Eric Powell
Landlord number	(647) 789-8388
Landlord email	eric@hotmail.com

Landlord reference

Reference received

Would rent to them again	★ ★ ★ ★ ★
Pays rent on time	★ ★ ★ ★ ★
Cleanliness	★ ★ ★ ★ ★
Did not damage property	★ ★ ★ ★ ★

Additional details

Great renter, wish they never left. Only issue was their partner being a little messy but wasn't a major issue.

Landlord reference

Awaiting response

Would rent to them again	★ ★ ★ ★ ★
Pays rent on time	★ ★ ★ ★ ★
Cleanliness	★ ★ ★ ★ ★
Did not damage property	★ ★ ★ ★ ★

Additional details

-





Credit Summary

Powered by **EQUIFAX**

Potential Positives 1

- Good Credit Score

Potential Negatives 0

- No Potential Negatives found

Credit Score 778

• Low

350

• Fair

500

• Good

650

• Great

700

• Excellent

850+

Credit Check Errors

None

Credit Check Warnings

No

Addresses

ADDRESS	CITY	PROVINCE/STATE	COUNTRY	POSTAL CODE
3224 King Forrest Dr	Mississauga	ON	CA	L5K2J7
15 Windermere Ave	Toronto	ON	CA	M6S5A2
1151 Richmond St	London	ON	CA	N6A5B8

Debt Summary

Revolving Credit

Details	Amount
Total Balance	\$4,234.34
Max Limit	\$12,345.00
% of Credit Used	34.30%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/1/0
Monthly Payments	\$150.00
Number of Loans	3

Other Credit

Details	Amount
Total Balance	\$2,567.89
Max Limit	\$10,000.00
% of Credit Used	25.68%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/0/0
Monthly Payments	\$75.00
Number of Loans	2

Automobile Loans

Details	Amount
Total Balance	\$15,890.00
Max Limit	\$25,000.00
% of Credit Used	63.56%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/0/1
Monthly Payments	\$450.00
Number of Loans	1

Other Debts

Details	Amount
Total Balance	\$8,450.00
Max Limit	\$20,000.00
% of Credit Used	42.25%
Past Due Amount	\$0.00
Late Payments 30/60/90	1/0/0
Monthly Payments	\$350.00
Number of Loans	2





Addresses

Details	Amount
Total Balance	\$4,234.34
Max Limit	\$12,345.00
% of Credit Used	34.97%
Past Due Amount	1
Late Payments 30/60/90	\$0.00
Monthly Payments	0/0/0
Number of Loans	\$58.00

Addresses

Details	Amount
Total Balance	\$2,567.89
Max Limit	\$10,000.00
% of Credit Used	25.68%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/0/0
Monthly Payments	\$75.00
Number of Loans	2

Addresses

Credit Grantor	Payment Status	Date Opened	Date Reported	Account Type	High Credit	Balance Amount	Last Activity / Payment
650UT00024	Paid as agreed	09-01-2017	08-01-2024	Open	\$1,000.00	\$0.00	2024-07-01
MOBILITY	Paid as agreed	06-01-2022	08-01-2024	Open	\$500.00	\$0.00	2024-11-01
ROGERS COMMUNICATION	Paid as agreed	06-01-2020	01-01-2023	Open	\$1,200.00	\$0.00	2024-05-01
481B847975 BMO	Paid as agreed	10-01-2018	01-01-2024	Revolving	\$10,000.00	\$2,500.00	2024-01-01
INFINITE AVION	Paid as agreed	06-01-2023	01-01-2024	Revolving	\$15,000.00	\$1,325.00	2024-01-01
AMERICAN EXPRESS	Paid as agreed	05-01-2020	01-01-2024	Revolving	\$12,000.00	\$3,822.00	2024-01-01
CREDIT CARD	Paid as agreed	01-01-2022	01-01-2024	Revolving	\$8,000.00	\$4,367.00	2024-01-01
CREDIT CARD	Paid as agreed	05-01-2021	01-01-2024	Revolving	\$5,000.00	\$0.00	2024-01-01
VOLKSWAGEN CRED	Paid as agreed	11-01-2020	01-01-2024	Installment	\$25,000.00	\$4,815.00	2024-01-01

Trade-lines (Cont'd)

Credit Grantor	R Code	% Credit Used	Months Reviewed	Account Number	Past Due Amount	Payment Term Amount	Narratives
650UT00024	0-1	31%	31	887316183	\$0.00	\$0.00	Closed
MOBILITY	0-1	0%	3	927484756	\$0.00	\$0.00	Transferred
ROGERS COMMUNICATION	0-1	32%	32	475927486	\$0.00	\$0.00	Closed
481B847975 BMO	R-1	0%	64	475947592748624786	\$0.00	\$10.00	Line of credit
INFINITE AVION	R-1	5%	7	862748647594759274	\$0.00	\$10.00	Monthly payments
AMERICAN EXPRESS	R-1	58%	45	475927486274864759	\$0.00	\$0.00	Monthly payments
CREDIT CARD	R-1	0%	72	274864759274864759	\$0.00	\$10.00	Monthly payments
CREDIT CARD	R-1	27%	39	227486475374864759	\$0.00	\$10.00	Monthly payments
VOLKSWAGEN CRED	0-1	19%	71	475927486	\$0.00	\$535.00	Lease account

