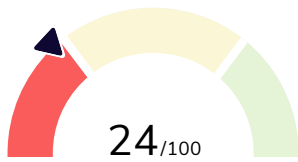


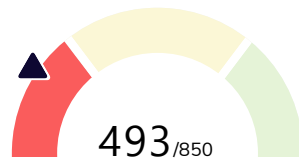


## Applicant's Scores



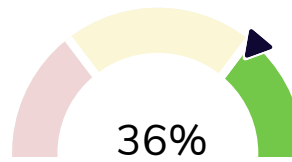
### SingleKey Score

Summary based on credit & background check results



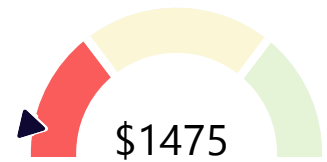
### Credit Score

Equifax credit score



### Rent to Income

Monthly rent as a % of monthly income



### Monthly debt payments

Total monthly interest payments

## Applicant's Information

Note that the information shown on page 1 and 2, below this point, is based on self-reported data from the tenant application form.

First Name

John

Middle Name

Last Name

Doe

Phone

(555)555-5555

Email

john@email.com

Date of Birth

25/08/1990

SSN/SIN

385-069-172

Drivers License Number

A0052-24368-20335

## Employment Information

Based on applicant provided information

Present Organization

ACME Carpentry

Organization Website

www.acmecarpentry.com

Position Held

Carpenter

Supervisor Name

Steve Smith

Supervisor Phone

(416)666-6666

Supervisor Email

steve@email.com

Length of Employment

3 yers

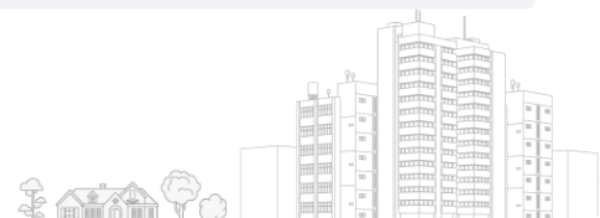
Gross Annual Income

\$35000

Additional Income

5000

Other Employment Information





## Current Address

Current Residence		Length of Stay
6021 Yonge Street, North York, ON, Canada, M2M 3W2		01/2018 to Present
Landlord Name	Landlord Email	Landlord Phone
Jennifer Cook	jennifer@email.com	(416)888-8888
Residential Status	Reason for Leaving	
Rent	Moving closer to work	



## Previous Address

Previous Residence		Length of Stay
1169 Danforth Avenue, Toronto, ON, Canada, M4J 4B3		09/2014 to 01/2018
Landlord Name	Landlord Email	Landlord Phone
Jeff Prillo	jeff@email.com	(416)777-7777
Residential Status	Reason for Leaving	
Rent	Needed a bigger space	

## Miscellaneous Details

Question	Response
 Do you own a car? <b>Ford F-150</b>	✓
 Do you have a pet? <b>German Sheppard</b>	✓
 Do you smoke?	✓
 Have you ever been convicted of a felony?	✓
 Have you ever declared bankruptcy?	✗
 Have you ever refused to pay rent?	✗





## Applicant Information Complete

FIRST NAME  
John

LAST NAME  
Doe

EMAIL ADDRESS  
john@email.com

DATE OF BIRTH  
1990-08-25

LICENSE  
A0052-24368-20335

### Singlekey Rating

Fail

### Singlekey Score

24/100

### Report Summary

IDENTITY VERIFICATION
Returned
SOFTCHECK™ RESULTS
Returned
FINANCIAL RESULTS
Returned
BEHAVIOURAL RESULTS
None

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

### Background Check

PUBLIC COURT RECORDS
Cleared
CRIMINAL RECORD SEARCH
Likely
FRAUD WATCHLISTS
Likely
KNOWN AFFILIATIONS
Cleared
GLOBAL SANCTIONS & ENFORCEMENT CHECK (OFAC)
Cleared
PUBLIC SAFETY CHECK
Cleared
SEX OFFENDER CHECK
Cleared
GLOBAL CLEARANCE CHECK
Cleared
OTHER SEARCHES
Cleared
PUBLIC PROFILE SCAN
Cleared

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

### Upgraded Reports

EQUIFAX CREDIT REPORT
Fail

### Financial Summary

CREDIT CHECK	LEGAL ITEMS
<b>D</b>	Warn
<b>493</b>	TOTAL DEBT
	\$67.00
	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

- Alerts discovered.
- 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.

# Social Details

Softcheck is a real-time public information search that searches over 110,000 databases from over 240 countries looking for criminal records, court decisions, negative press, social profiles, public biographies, past employment and more. This is a general search with the tenant details, and we would suggest verifying the validity of the data with the tenant. Please note that the criminal scan here is not the same as RCMP criminal check or local court/police check.

## Public Profile Fail

PUBLIC PROFILE		
NETWORK	STATUS	URL
Facebook	Personal Profiles	<a href="http://www.facebook.com/john.doe">http://www.facebook.com/john.doe</a>
Pinterest	Personal Profiles	<a href="http://pinterest.com/jdoe">http://pinterest.com/jdoe</a>
Twitter	Personal Profiles	<a href="http://www.twitter.com/johnd66">http://www.twitter.com/johnd66</a>
Facebook	Personal Profiles	<a href="http://www.facebook.com/people/john57680">http://www.facebook.com/people/john57680</a>

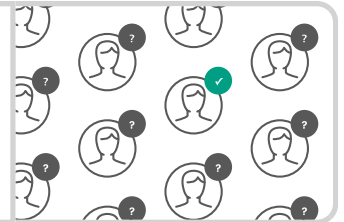
EMPLOYMENT HISTORY
None Found

RESIDENTIAL HISTORY				
ADDRESS	CITY	PROVINCE/STATE	COUNTRY	POSTAL CODE
775 Kingston Avenue	SCARBOROUGH	ON	CA	M1J 3P9
100 Queen Street	EDMONTON	AB	CA	T6N 5K6
56 Tecumseth Street	Winona	MN	US	56456
45 John Street	Fort Wayne	IN	US	44342
220 Briar Avenue	Springfield	MA	US	34534
	Salt Lake City	UT	US	

EDUCATION HISTORY
None Found

### What is Softcheck™?

Softcheck™ is a real-time public information search that utilizes over 110,000 databases from over 240 countries looking for criminal records, court decisions, negative press, social profiles, public biographies, past employment, and more. When we complete our search it's possible we may receive results for more than one individual that could correspond to the applicant being searched. Therefore, we attempt to give each of these individual records a Match Score so you know which record is most likely to correspond to your applicant.



## Match Found



### John Doe - Match Found

The criminal identity Match Score is a comparison between the applicant's self-provided information and the corresponding information we find in our databases. As a general guideline, if the results of our criminal identity scan finds a 'Likely Match', Certn can confidently predict that the information presented below corresponds correctly to the applicant being screened. However, if the criminal identity scan returns results with a Match Score of 'Possible Match', the onus falls on the client to accurately verify the results.

CRIMINAL SCAN				
CATEGORY	STAGE	TYPE	DESCRIPTION	DATE
Possession Sale Weapons	Charged	Felony	John Doe was arrested in a short-term investigation into alleged drug trafficking in Yellowknife. He was charged with Controlled Drug and Substances Act s.5 - possession of cocaine for the purpose of trafficking. Criminal Code s. 354(1) possession of the proceeds of crime not exceeding \$5000, s. 86(1) careless use of firearm, s. 88 possession of weapon for dangerous purpose, 91(1) unauthorized possession of firearm, s. 95(b) possession of prohibited or restricted firearm with ammunition without authorization.	2019-01-12
Drug Trafficking Distribution	Charged	Felony	John Doe was arrested in a short-term investigation into alleged drug trafficking in Yellowknife. He was charged with Controlled Drug and Substances Act s.5 - possession of cocaine for the purpose of trafficking. Criminal Code s. 354(1) possession of the proceeds of crime not exceeding \$5000, s. 86(1) careless use of firearm, s. 88 possession of weapon for dangerous purpose, 91(1) unauthorized possession of firearm, s. 95(b) possession of prohibited or restricted firearm with ammunition without authorization.	2019-01-12

FRAUD SCAN				
CATEGORY	STAGE	TYPE	DESCRIPTION	DATE
Money Laundering	Charged	Felony	John Doe was arrested in a short-term investigation into alleged drug trafficking in Yellowknife. He was charged with Controlled Drug and Substances Act s.5 - possession of cocaine for the purpose of trafficking, Criminal Code s. 354(1) possession of the proceeds of crime not exceeding \$5000, s. 86(1) careless use of firearm, s. 88 possession of weapon for dangerous purpose, 91(1) unauthorized possession of firearm, s. 95(b) possession of prohibited or restricted firearm with ammunition without authorization.	2019-01-12

SEX OFFENDER SCAN
Cleared

KNOWN AFFILIATIONS SCAN
Cleared

GLOBAL SANCTIONS & ENFORCEMENT SCAN
Cleared

GLOBAL CLEARANCE SCAN
Cleared

PUBLIC SAFETY SCAN
Cleared

OTHER SCAN
Cleared

SOURCES			
PUBLICATION SOURCE	NAME	URL	DATE
		<a href="http://www.rcmp-grc.gc.ca/en/news/2017/rcmp-seize-firearm-cash-and-cocaine-downtown-yellowknife-search-warrant">http://www.rcmp-grc.gc.ca/en/news/2017/rcmp-seize-firearm-cash-and-cocaine-downtown-yellowknife-search-warrant</a>	

ADDRESSES	
ADDRESS	DATES
Scarborough Toronto Ontario CA	
Yellowknife Northwest Territories CA	

ADDITIONAL INFORMATION	
ALIASES	DATES OF BIRTH
None Found	1993-01-01

**Potential Positives**

- No potential positives

**Potential Negatives**

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

Credit Score: **493**

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	STATE/PROVINCE	DETAILS
1190	12 MAIN DR	SALT LAKE CITY	UT	Second Former Address
1201	100 QUEEN ST	EDMONTON	AB	Former Address
162	101 YONGE ST	NEWMARKET	ON	Current Address

**EMPLOYMENT**

OCCUPATION	EMPLOYER
	STUDENT
CLEANER	UNITED AIRLINES
CARPENTER	ACME CARPENTRY

**Debt Summary**

REVOLVING CREDIT		OTHER CREDIT	
TOTAL BALANCE:	\$14,966.00	TOTAL BALANCE:	\$0.00
MAX LIMIT:	\$28,000.00	MAX LIMIT:	\$0.00
% OF CREDIT USED:	53%	% OF CREDIT USED:	0%
NUMBER OF CARDS:	2	NUMBER OF LOANS:	0
PAST DUE AMOUNT:	\$5,154.00	PAST DUE AMOUNT:	\$0.00
LATE PAYMENTS 30/60/90:	2/1/6	LATE PAYMENTS 30/60/90:	0/0/0
MONTHLY PAYMENTS:	\$129.00	MONTHLY PAYMENTS:	

OTHER DEBTS		AUTOMOBILE LOANS	
TOTAL BALANCE:	\$7,346.00	TOTAL BALANCE:	\$22,118.00
MAX LIMIT:	\$10,000.00	MAX LIMIT:	\$24,576.00
% OF CREDIT USED:	73%	% OF CREDIT USED:	90%
NUMBER OF LOANS:	1	NUMBER OF LOANS:	1
PAST DUE AMOUNT:	\$7,346.00	PAST DUE AMOUNT:	\$0.00
LATE PAYMENTS 30/60/90:	2/1/1	LATE PAYMENTS 30/60/90:	0/0/0
MONTHLY PAYMENTS:		MONTHLY PAYMENTS:	\$378.00



STUDENT LOANS		MORTGAGE LOANS	
TOTAL BALANCE:	\$22,883.00	TOTAL BALANCE:	\$185,000.00
MAXLIMIT:	\$66,150.00	MAX LIMIT:	\$153,460.00
% OF CREDIT USED:	34%	% OF CREDIT USED:	93%
NUMBER OF LOANS: PAST	1	NUMBER OF MORTGAGES:	1
DUE AMOUNT: LATE	\$0.00	PAST DUE AMOUNT: LATE	\$10,893.00
PAYMENTS 30/60/90:	0 / 0 / 0	PAYMENTS 30/60/90:	2/2/11
MONTHLY PAYMENTS:	\$322.00	MONTHLY PAYMENTS:	\$628.00

TRADELINE BALANCES							
CREDIT GRANTOR	PAYMENT STATUS	DATE OPENED	DATE REPORTED	ACCOUNT TYPE	HIGH CREDIT	BALANCE AMOUNT	LAST ACTIVITY OR PAYMENT
BELL MOBILITY	Paid as agreed and upto date	2014-08-01	2015-11-01	Open	\$416.00	\$0.00	2015-09-01
TD MORTGAGE	At least 120 days past due	2017-06-01	2020-08-01	Mortgage	\$185,000.00	\$153,460.00	2019-07-01
CAPITAL ONE COSTCO CARD	Paid as agreed and upto date	2015-12-01	2020-04-01	Revolving	\$13,000.00	\$9,456.00	2020-03-01
TOYOTA CREDIT CANADA	Paid as agreed and upto date	2019-03-23	2020-08-01	Auto-loan	\$24,576.00	\$22,118.00	2020-08-01
CIBC PERSONAL LOAN	Bad debt, collection account	2017-12-01	2020-07-01	Installment	\$10,000.00	\$7,346.00	2020-07-01
CDA STUDENT LOANS	Too new to rate or opened & not used	2018-09-01	2020-09-01	Installment	\$66,150.00	\$22,883.00	2020-08-01
TD BANK CARD SERVICES	Bad debt, collection account	2019-03-01	2020-08-01	Revolving	\$15,000.00	\$5,510.00	2020-08-01

TRADELINE PAYMENTS							
CREDIT GRANTOR	RCODE	CREDIT % USED	MONTHS REVIEWED	ACCOUNT NUMBER	PAST DUE AMOUNT	PAYMENT TERM AMOUNT	NARRATIVES
BELL MOBILITY	O-1	0%	15	*****5246	\$0.00		Monthly payments
TD MORTGAGE	M-5	93%	39	*****0570	\$10,893.00	\$628.00	Mortgage, Monthly payments
CAPITAL ONE COSTCO CARD	R-1	82%	51	*****9800	\$0.00	\$129.00	Monthly payments
TOYOTA CREDIT CANADA	R-1	90%	16	*****2049	\$0.00	\$189.00	Lease account, Bi-weekly payments
CIBC PERSONAL LOAN	I-9	73%	32	*****31996	\$7,346.00		Written-off, Credit counseling
CDA STUDENT LOANS	I-0	34%	24	*****5908	\$0.00	\$322.00	Mortgage, Monthly payments
TD BANK CARD SERVICES	R-9	37%	18	*****3226	\$5,154.00		Closed by credit grantor



LOCAL INQUIRIES	
INQUIRY DATE	CUSTOMER NAME
2018-06-21	CAPONE BANK
2018-07-04	IA AUTO FINANCE INC
2018-08-07	CARFINCO INC
2018-09-07	TD AUTO FINANCE CAN
2018-09-17	NORTHBATTLEFORD HYUNDAI
2019-02-07	TDCT BANK
2019-03-10	TD AUTO FINANCE
2019-05-19	NORTHBATTLEFORD HYUNDAI
2019-06-20	ADT CANADA INC.
2020-08-31	TDCT BANK

FOREIGN INQUIRIES		
INQUIRY DATE	CUSTOMER NAME OR INQUIRY NUMBER	INQUIRY PROVINCE
2019-05-30		

BANKRUPTCIES								
ACCOUNT TYPE	LIABILITY AMOUNT	ASSET AMOUNT	CUSTOMER	CASE NUMBER AND TRUSTEE	FILER	LEGAL NARRATIVE	DATE FILED	INTENT OR DISPOSITION
Individual	\$86,000.00		****00181 OFF SUP BKRPT	232238201 ECKERT ASSOCIATES			2018-02-01	Discharged

COLLECTIONS								
LAST PAYMENT	CREDITOR	AMOUNT OWED	AMOUNT PAID	DATE PAID	DATE REPORTED	ASSIGNED DATE	ACCOUNT DESIGNATION	FIRST DELINQUENCY
2018-11-01	CASH MONEY	\$2,128.00			2019-09-01	2019-09-01		

JUDGMENTS								
None Found								

BANK ACCOUNTS								
None Found								

DEPOSIT ALERTS								
None Found								

CONSUMER STATEMENTS								
None Found								



**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
2015-12-01	057VS45033 BC REIGNA		\$75,618.00	S	CIBC		Judgment

**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
1979-10-01	2020-08-31	2020-09-22				HIT			



# Applicant Pay Stub



**Employer Name/Address:**  
 ACME Carpentry Inc.  
 10 Dundas St. E, Toronto, ON, M5V0A9

**Employee Name/Address:**  
 Doe, John  
 78 Tecumseth St, Etobicoke, ON, M5C 0A9

**Payroll ID:** 1027      **Pay Rate:** \$35,000.00/yr      **Cycle:** 07/01/2017 - 07/15/2017  
**Pay Date:** 07/14/2017

Descriptions	CURRENT HOURS	CURRENT AMOUNT	YEAR-TO-DATE HOURS	YEAR-TO-DATE AMOUNT
Regular Pay	80.00	1791.67	86.66	1791.67
<b>Earnings Totals</b>	80.00	1791.67	86.66	1791.67

Descriptions	Employer Amount	Employee Amount	Employer YTD Amt	Employee YTD Amt
Federal Employee EI		29.20		29.20
Federal Employee CPP/QPP		81.47		81.47
Federal Withholding		172.07		172.07
ON Withholding		83.61		83.61
<b>Withholdings Totals</b>		366.35		366.35
<b>NET PAY</b>		1425.32		1425.32

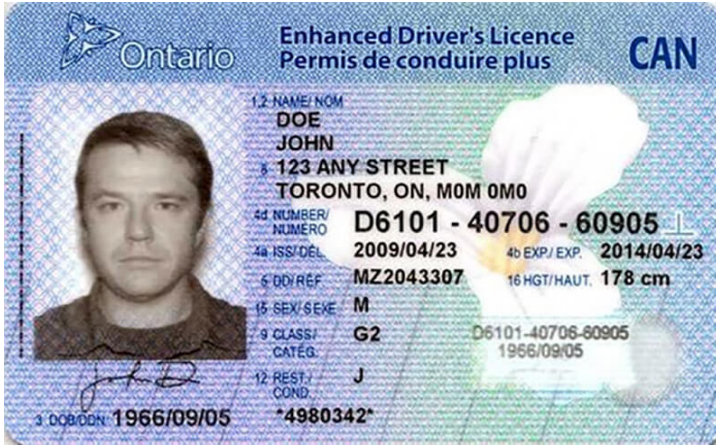
## DEPOSIT INFORMATION

Bank	Account	Amount
TD Bank	** -617845	\$1,425.32

## Applicant ID

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ID Type: Driver's License



## Pet Information

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Pet Weight: 45lbs

