



John Doe

844 EGLINTON AVENUE, TORONTO, ON

DATE OF REPORT: DEC 10, 2023

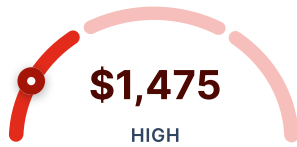
\$ \$2,000

JAN 1, 2024



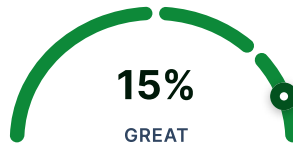
CREDIT SCORE ⓘ

out of 850



DEBT PAYMENTS ⓘ

Total monthly debt payments



RENT TO INCOME ⓘ

As a % of monthly income



QR VERIFICATION

Scan to verify my authenticity

Positives 4

- Good rent to income affordability
- Good credit score
- Good landlord reference
- Clear background check

Warnings 4

- Likely criminal hit
- High debt payments
- Failed ID Verification
- Late payments

Applicant overview

Occupants
2 Adults, 2 Children

Pets
2

Vehicles
0

Employment status
Full time

Job title
Carpenter

Company
ACME

Personal income
\$45,000

Household income
\$66,000

Employer matches Credit Bureau
Yes

Credit overview

Credit score	715	Collections	Warning
Monthly debt payments	\$1,475	Bankruptcies	Warning
Total debt	\$50,000	Legal items	Warning

Public record overview

Public court records	Cleared	Public safety check	Cleared
Criminal record search	Warning	Sex offender check	Cleared
Fraud watchlist	Warning	Global clearance check	Cleared
Known affiliations	Unavailable	Other searches	Cleared
Global sanctions (OFAC)	Cleared	Public profile scan	Cleared



Rental application

Information in the following section is self-reported data provided by the tenant on the rental application.

Personal details

First name	John	Middle name	-
Last name	Doe	Date of birth	25 Aug 1992 (30 years old)
SSN/SIN	-	Driver's licence	-
Email	john.doe@mail.com	Phone number	(555) 555-5555

Address history

Current address

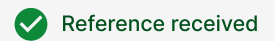


Residential status	Rent
Address	6021 Yonge Street, North York, ON Canada, M2M 3W2
Length of stay	Jan 2018 - Present
Monthly rent	\$0
Reason for moving	Moving closer to work
Landlord reference name	Jenny Cook
Landlord reference number	(416)888-8888
Landlord reference email	jencook@mail.com

Previous address

Residential status	Rent
Address	1201 - 100 Queen St E, Toronto, ON Canada, M5C 1S6
Length of stay	Jan 2016 - Jun 2018
Monthly rent	-
Reason for moving	Move in with partner
Landlord reference name	Eric Prillo
Landlord reference number	(416) 777-7777
Landlord reference email	eric.prillo@mail.com

Landlord reference

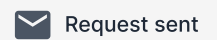


Would rent to them again	★ ★ ★ ★ ☆
Pays rent on time	★ ★ ★ ★ ☆
Cleanliness	★ ★ ★ ★ ☆
Did not damage property	★ ★ ★ ★ ☆

Additional details

This tenant was awesome, wish they were not leaving. Except their partner was a bit messy but wasn't any major issue.

Landlord reference



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

Additional details

-



Current employment

Employment

Employment type	Full time
Company	ACME Carpentry
Position	Carpenter
Length of employment	3 years
Company website	www.acmecarpentry.com
Company LinkedIn URL	

Employment reference

Employer matches Credit Bureau	Verified
Employment reference name	Steven Brown
Employment reference number	(555)555-5555
Employment reference email	stevenbrown@mail.com

Additional employment notes This is only a side job, where you can get the reference if needed. However, I am self-employed, which brings the most income. (annual income 25000 approximately), another main income is the platform Amazing Talker (annual income 12000-15000)

Income

Personal income (annually pre-tax)

\$80,000

Total household income (annually pre-tax)

\$140,000

INCOME SOURCES	AMOUNT (ANNUALLY)	PROOF OF INCOME
Salary	\$70,000	3 file types
Commission	\$10,000	Bank statement

Occupants 2 adults, 1 dependent, 1 co-signer (guarantor)

Adults 2 **Dependents** 1

NAME	RELATIONSHIP	PHONE NUMBER	EMAIL	SHARE OF RENT
John Doe	This applicant	555-555-5555	john.doe@mail.com	\$1,000
Jane Doe	Family - sister	-	janedoe@mail.com	\$1,000
John Jr. Dependent	Child	-	-	-

Co-signer (Guarantor) 1

NAME	RELATIONSHIP	EMAIL	PHONE NUMBER
Jennifer Doe	Family - mother	jennifer.doe@mail.com	555-555-5555



Pets 1

TYPE OF ANIMAL	BREED	WEIGHT (LBS)	SEX	AGE	FIXED
Dog	Golden retriever	70	M	2	Y

Vehicles 1

MAKE	MODEL	YEAR	LICENCE PLATE
Ford	F-150	1996	124XSQ

Additional information

QUESTION	RESPONSE	ADDITIONAL NOTES
Do you smoke or vape?	No	-
Have you given notice to your landlord?	Yes	-
Have you ever refused to pay rent?	No	-
Have you ever been evicted?	▲ Yes	I got evicted due to noise concerns related to my dog. Since that incident, I have devoted considerable time and effort to properly train my dog. These measures have proven successful, and I can confidently attest that my dog is now well-trained and no longer a source of disruption. Lorem ipsum dolor
Do you have a criminal record?	No	-

Personal message from the tenant

I am impressed with the features and location of your property. It seems to be the perfect fit for my needs, and I am excited about the prospect of making it my new home. Thank you for considering my application, and I look forward to the possibility of becoming a tenant at your property.

Applicant consent

DATE CONSENTED: Dec 10, 2023

- I (John Doe) confirm that all information provided in this application is accurate to the best of my knowledge. I give the landlord, property manager or landlord's agent, permission to run my credit report and background check and to contact my references, for the purpose of assessing my rental application. I agree to allowing the following individuals or groups to disclose any relevant information about me: credit reporting services, court, tribunals, banks, prior landlords, employers, and personal references. I consent to SingleKey's Terms and Conditions and Privacy Policy.



Credit report

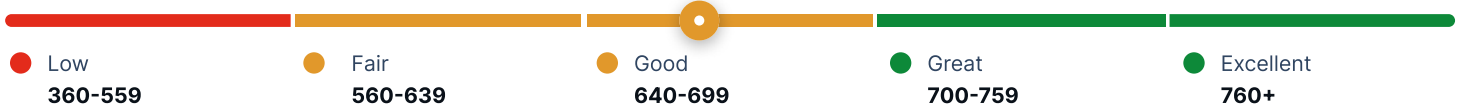
Powered by **EQUIFAX**

Equifax Canada Co. ("Equifax") is a registered Canadian credit bureau that maintains your Canadian consumer credit file, which has been used by SingleKey Inc. as permitted by you and your applicant, to provide you with an educational Equifax Consumer Credit Report for the purpose of a rental application. The Equifax Consumer Credit Report provided here is current as of the date indicated on your report. Equifax and the Powered by Equifax Logo are registered trademarks of Equifax Canada Co. used under License.

Credit score **659**

Collections Warning

Bankruptcies Warning



Credit check errors and warnings None found

Addresses 3

UNIT NUMBER	STREET	CITY	STATE/PROVINCE	DETAILS
1190	123 Main Dr	Salt lake city	Utah	Second former address
1201	100 Queen St E	Toronto	Ontario	Former address
-	6021 Yonge Street	North York	Ontario	Current address

Employment 3

OCCUPATION	EMPLOYER
Student	-
Cleaner	United Airlines
Carpenter	ACME Carpentry

Debt summary 3

Total debt owing
\$37,084

Monthly debt payments
\$1,475



Revolving credit (2)

Credit cards and lines of credit

2 tradelines

\$14,966 / \$28,000 limit

\$1,000 monthly payments

50% used



\$5,154 past due

Late payments

30 DAYS	60 DAYS	90+ DAYS
0	0	0

Automobile loans (1)

Loans to purchase vehicles

1 loan

\$22,118 / \$24,576 limit

\$475 monthly payments

80% used



\$7,346 past due

Late payments

30 DAYS	60 DAYS	90+ DAYS
0	0	0

Student loans (0)

Mortgage loans (0)

Other credit (0)

Other debts (0)

Tradelines 5

CIBC PERSONAL LOAN ****31996

ACCOUNT TYPE: INSTALLMENT

Bad debt, collection account \$7,436 BALANCE

HIGH CREDIT	\$10,000	CODE	I-9
BALANCE AMOUNT	\$7,436	DATE OPENED	Dec 1, 2017
CREDIT USED	73%	DATE REPORTED	Jul 1, 2020
PAST DUE	\$7,436	LAST ACTIVITY OR PAYMENT	Jul 1, 2020
PAYMENT TERM AMOUNT	\$129	MONTHS REVIEWED	32
NARRATIVES	Written off, credit counselling	LATE PAYMENTS (30/60/90 DAYS)	0 / 1 / 0

**TD MORTGAGE ****0570** **At least 120 days past due**

ACCOUNT TYPE: MORTGAGE

\$153,460 BALANCE

HIGH CREDIT	\$185,000	CODE	M-5
BALANCE AMOUNT	\$153,460	DATE OPENED	Jun 6, 2017
CREDIT USED	93%	DATE REPORTED	Aug 1, 2020
PAST DUE	\$10,893	LAST ACTIVITY OR PAYMENT	Jul 1, 2019
PAYMENT TERM AMOUNT	\$628	MONTHS REVIEWED	39
NARRATIVES	Mortgage, monthly payments	LATE PAYMENTS (30/60/90 DAYS)	1 / 0 / 0

BELL MOBILITY **5245** **Paid as agreed and up to date**

ACCOUNT TYPE: OPEN

\$0 BALANCE**CAPITAL ONE COSTCO CARD ****9800** **Paid as agreed and up to date**

ACCOUNT TYPE: REVOLVING

\$9,456 BALANCE

HIGH CREDIT	\$13,000	CODE	R-1
BALANCE AMOUNT	\$9,456	DATE OPENED	Dec 1, 2015
CREDIT USED	82%	DATE REPORTED	Apr 1, 2015
PAST DUE	\$0	LAST ACTIVITY OR PAYMENT	Jul 1, 2023
PAYMENT TERM AMOUNT	\$129	MONTHS REVIEWED	96
NARRATIVES	Monthly payments	LATE PAYMENTS (30/60/90 DAYS)	0 / 0 / 0



TOYOTA CREDIT CANADA ****2049

✔ Paid as agreed and up to date

ACCOUNT TYPE: AUTO-LOAN

\$22,118 BALANCE

HIGH CREDIT	\$24,576	CODE	R-1
BALANCE AMOUNT	\$22,118	DATE OPENED	Mar 23, 2019
CREDIT USED	90%	DATE REPORTED	Aug 1, 2020
PAST DUE	\$0	LAST ACTIVITY OR PAYMENT	Jul 1, 2023
PAYMENT TERM AMOUNT	\$189	MONTHS REVIEWED	56
NARRATIVES	Lease account, Bi-weekly payments	LATE PAYMENTS (30/60/90 DAYS)	0 / 0 / 0

Local inquiries 4

INQUIRY DATE	CUSTOMER NAME
Jun 21, 2020	TDCT Bank
Sep 5, 2019	CAPONE Bank
May 28, 2019	IA AUTO FINANCE INC
Nov 4, 2017	NORTHBATTLEFORD HYUNDAI

Foreign inquiries 1

INQUIRY DATE	CUSTOMER NAME	INQUIRY PROVINCE
Jun 21, 2020	TDCT Bank	

Bankruptcies 1

CASE NUMBER AND TRUSTEE 232238201 ECKERT ASSOCIATES

Intent or disposition	Discharged	Date filed	Feb 2, 2018
Liability amount	\$86,000	Account type	Individual
Customer	*****00181 OFF SUP BKRPT		



Collections 1

CREDITOR Cash Money

Amount owed	Assigned date	Sep 1, 2020
Collections agency	Date paid	Sep 1, 2020
Account designation	Date reported	

Judgements None found

Bank accounts None found

Deposit alerts None found

Other incomes 1

INCOME SOURCE	DATE REPORTED	VERIFICATION	AMOUNT
CASHIER	10-01-2022		

Non-sufficient funds None found

Fraud warnings None found

Secured loans 1

CREDITOR NAME ADDRESS Bank of Montreal

Court entity	Discharged	Date filed	Sep 1, 2020
Creditor industry code	\$86,000	Maturity date	

Liens None found



Legal items 1

PLAINTIFF CIBC			
Court entity	057VS45033 BC REIGNA	Date filed	Sep 1, 2020
Amount	\$75,618	Date satisfied	
Defendent	S	Lawyer name address	
Legal item description	Judgement		

Consumer statements 1

DATE REPORTED	STATEMENT
12 Jan 2021	**** WARNING **** ALERT TO VERIFY CONSUMER'S IDENTITY - PLEASE CONTACT CONSUMER AT (404)-874-3753 BEFORE EXTENDNING CREDIT

Credit file metadatas 1

File since date	Sep 1, 1979	Hit	Hit
Date of last activity	Sep 1, 2020	Data warning messages	
Date of request	Sep 1, 2020	Alert indicators	

Public record search

Possible match - please review results and confirm identity before assessing the applicant

These results combine self-reported information with accessible databases, that could potentially result in a mismatch. Please thoroughly review the results to confirm the applicant's identity before making a decision. The public record search and the Credit Report are from separate sources, so it's possible to get a name mismatch on the public record search, but still have accurate results on the Credit Check.

Summary

Public court records	Cleared	Public safety check	Cleared
Criminal record search	Warning	Sex offender check	Cleared
Fraud watchlist	Warning	Global clearance check	Cleared
Known affiliations	Unavailable	Other searches	Cleared
Global sanctions (OFAC)	Cleared	Public profile scan	Cleared

Social media scan 3

NETWORK	STATUS	LINK
Facebook	Personal profile	https://www.facebook.com/John.Doe/183479100...
Pinterest	Personal profile	https://www.pinterest.com/John.Doe
Twitter	Personal profile	https://www.twitter.com/John.Doe

Employment history 2

EMPLOYER	POSITION	DATES
ACME Carpentry	Carpenter	Jan 4, 2022 - Current
ABC Carpenters	Carpenter	Sep 20, 2017 - Dec 20, 2021

Residential history 2

ADDRESS	CITY	PROVINCE	POSTAL CODE	COUNTRY
1201 - 100 Queen St E	Toronto	ON	M5C 1S6	Canada
6021 Yonge Street	North York	ON	M2M 3W2	Canada

Education history 1

INSTITUTION	PROGRAM	DATES
George Brown College	Carpentry	Sep 7, 2014 - Apr 20, 2016

Criminal scan 1

Drug trafficking distribution

Charged

TYPE: FELONY

DATE FILED: Oct 12, 2018

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.

Fraud scan 1

Money laundering

Charged

TYPE: FELONY

DATE FILED: Oct 12, 2018

John Doe was arrested in a short-term investigation into money laundering in Yellowknife. He was charged with Proceeds of Crime (Money Laundering) and Terrorist Financing Act - laundering proceeds of crime. Criminal code s. 462.31 (1) Every one commits an offence who uses, transfers the possession of, sends or delivers to any person or place, transports, transmits, alters, disposes of or otherwise deals with, in any manner and by any means, any property or any proceeds of any property with intent to conceal or convert that property or those proceeds, knowing or believing that, or being reckless as to whether, all or a part of that property or of those proceeds was obtained or derived directly or indirectly as a result of (a) the commission in Canada of a designated offence; or (b) an act or omission anywhere that, if it had occurred in Canada, would have constituted a designated offence.

Sources 1

PUBLICATION SOURCE	NAME	DATE	URL
-	-	-	https://www.rcmp-grc.gc.ca/en/news/...

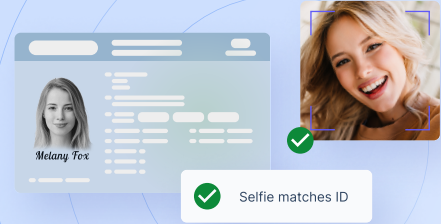
ID verification

Selfie & ID Verification ✔ Pass

DATE COMPLETED: Dec 10, 2023

ID verification

To verify identity, the applicant does a liveness check (selfie) and takes a picture of their ID. We check if their selfie matches the photo on the ID to make sure it's the same person. We also extract all of the ID information and make sure that their name and DOB matches what they entered in the rental application.



Driver's license (info extracted from ID)

Full name	John Doe
ID number	#1234568
State/Province, Country	British Columbia, CA
Date of birth	08/03/1989
Date of expiry	11/30/2017

ID inspection

Result

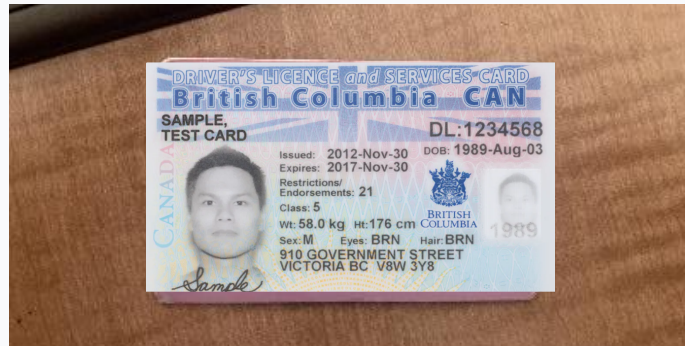
Confidence

Name match	✘ Fail	-
Valid ID	✔ Pass	100%
Valid Selfie	✔ Pass	100%
Date of birth match	✘ Fail	-
Face match	✔ Pass	97%

Selfie



Driver's licence





Rental application attachments

Proof of income



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

Table with 5 columns: Descriptions, CURRENT HOURS, CURRENT AMOUNT, YEAR-TO-DATE HOURS, YEAR-TO-DATE AMOUNT. Rows include Regular Pay and Earnings Totals.

Table with 5 columns: Descriptions, Employer Amount, Employee Amount, Employer YTD Amt, Employee YTD Amt. Rows include Federal Employee EI, Federal Employee CPP/QPP, Federal Withholding, ON Withholding, Withholdings Totals, and NET PAY.

DEPOSIT INFORMATION

Table with 3 columns: Bank, Account, Amount. Row: TD Bank, **-617845, \$1,425.32

Pets

