

Michael Padilla

DATE OF REPORT: DEC 10, 2023

844 EGLINTON AVENUE, TORONTO, ON M4P 1A6

🔇 \$1,200 🛛 🛅 JAN 1, 2024

DEBT PAYMENTS (i) Total monthly debt payments	RENT TO INCOME (i) As a % of monthly income	QR VERIFICATION Scan to verify my authenticity	
Good Landlord Paferance	Warnings 4	iled ID Verification	
Clear background check	 Likely criminal hit High debt payments Late payments 		
Pets 2	D Vehicles		
Job title Carpenter	E Company ACME		
Household income \$66,000	e 🗂 Employer matches Credit Bureau Yes		
715	Collections	A Warning	
\$1,475	Bankruptcies	A Warning	
\$50,000	Legal items	A Warning	
Cleared	Public safety check	Cleared	
A Warning	Sex offender check	Cleared	
A Warning	Global clearance check	Cleared	
Unavailable	Other searches	Cleared	
	Total monthly debt payments	Total monthly debt payments As a % of monthly income • Good Landlord Reference • Likely criminal hit • Clear background check • Likely criminal hit • High debt payments • La • High debt payments • La • Dob title 2 • Company ACME • Household income \$66,000 • Employer mat Yes • Household income \$66,000 • Employer mat Yes • Collections • Employer mat Yes	



Rental application

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

Personal details			
First name	Michael	Middle name	-
Last name	Padilla	Date of birth	25 Aug 1992 (30 years old)
SSN/SIN	-	Driver's licence	-
Email	paddy@mail.com	Phone number	(555) 555-5555

Address history

Current address	Matches Credit Burea		
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	Jennifer Cook		
Landlord reference number	(416)888-8888		
Landlord reference email	jennifer@mail.com		

Landlord reference	Reference received
Would rent to them again	* * * * *
Pays rent on time	\star \star \star \star \star
Cleanliness	\star \star \star \star \star
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	\succ	Req	uest	sent
Would rent to them again	 Δ	$\stackrel{\wedge}{\simeq}$	$\stackrel{\wedge}{\simeq}$	
Pays rent on time	 ☆	$\stackrel{\wedge}{\simeq}$	☆	$\overrightarrow{\mathbf{x}}$
Cleanliness	 ☆	$\stackrel{\wedge}{\simeq}$	☆	☆
Did not damage property	 	$\stackrel{\wedge}{\simeq}$	☆	☆

Additional details

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



Current employment

Employment reference Employment Verified Employment type Full time Employer matches Credit Bureau ACME Carpentry Employment reference name Company Steve Smith Position (555)555-5555 Carpenter Employment reference number stevesmith@mail.com Length of employment 3 years Employment reference email Company website www.acmecarpentry.com Company LinkedIn URL 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 (guara	ntor)
	z ddalto, i dependent, i oo orginer (gdald	

Adults 2

ADULT	SHARE OF RENT	RELATIONSHIP	EMAIL	PHONE NUMBER
Michael Padilla	\$1,000	This applicant	paddy@mail.com	555-555-5555
John Padilla	\$1,000	Family - brother	johnp@gmail.com	-

Dependents (child, minor or senior) 1

For the safety and privacy of dependents, we do not request their personal details.

Co-signer (Guarantor) 1

NAME	RELATIONSHIP	EMAIL	PHONE NUMBER
Susan Padilla	Mother	paddy@mail.com	555-555-5555



Pets 1

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

Vehicles 1

МАКЕ	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: Oct 12, 2018

I (Michael Padilla) 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.



Never miss a rent payment again with Rent Guarantee

- \bigcirc Your rent is guaranteed for up to 12 months or \$60,000 if your tenants default on their rent payments.
- Protect your property for up to \$10,000 in the event of vandalism or malicious damage to the unit by tenants.
- Our paralegal team will resolve the situation through mediation or eviction if necessary. Paralegal fees up to \$1,500 are included.

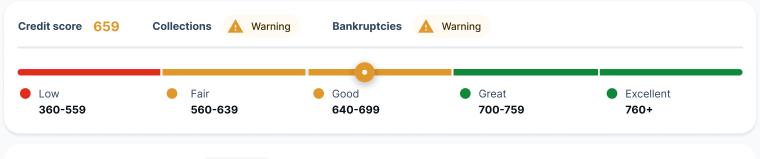
LEASE INFORMATION	COVERAGE SUMMARY
Landlord first name Landlord last name	RENT GUARANTEE 12 Months Rent or \$60,000 of lost rent
Email Phone number	VACANCY PROTECTION 30 days Rent in case of lease break
Rental Unit Address Unit #	DAMAGE PROTECTION \$10,000 of malicious property damage
City Province Postal Coc	e EVICTION LEGAL FEES \$1,500 of legal fees covered



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 check errors and warnings None found

Addresses 3

UNIT NUMBER	STREET	СІТҮ	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

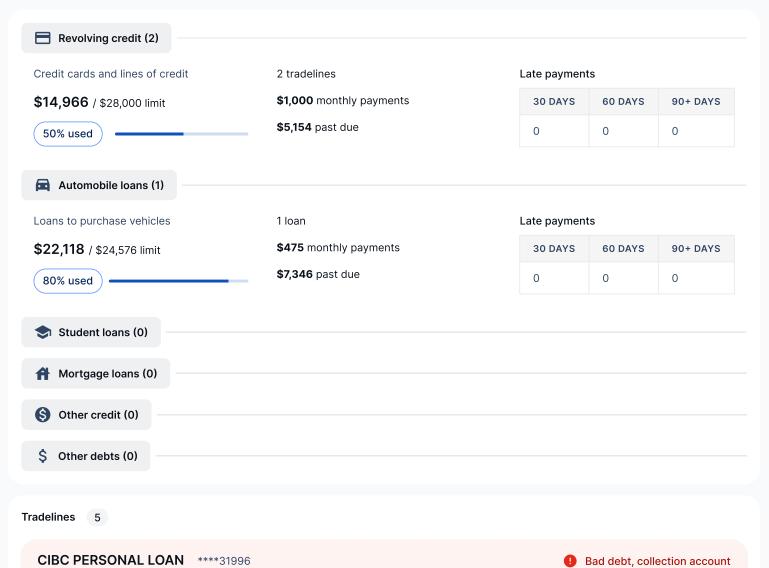
Employment 3

OCCUPATION	EMPLOYER
Student	-
Cleaner	United Airlines
Carpenter	ACME Carpentry

Debt summary 3

Total debt owing	Monthly debt payments
\$37,084	\$1,475





ACCOUNT TYPE: INSTALLMEN	r		\$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
PAYMENT TERM AMOUNT	\$129	LAST ACTIVITY OR PAYMENT	Jul 1, 2020
NARRATIVES	Written off, credit counselling	MONTHS REVIEWED	32
PAST DUE	\$7,436	LATE PAYMENTS (30/60/90 DAYS)	0 / 1 / 0



TD MORTGAGE *	***0570
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ACCOUNT TYPE: MORTGAGE

At least 120 days past due \$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
PAYMENT TERM AMOUNT	\$628	LAST ACTIVITY OR PAYMENT	Jul 1, 2019
NARRATIVES	Mortgage, monthly payments	MONTHS REVIEWED	39
PAST DUE	\$10,893	LATE PAYMENTS (30/60/90 DAYS)	1/0/0

BELL MOBILITY ****5245

ACCOUNT TYPE: OPEN

Paid as agreed and up to date
 \$0 BALANCE

CAPITAL ONE COSTCO CARD	****9800
ACCOUNT TYPE: REVOLVING	

 Paid as agreed and up to date \$9,456 BALANCE

HIGH CREDIT	\$13,000
BALANCE AMOUNT	\$9,456
CREDIT USED	82%
PAYMENT TERM AMOUNT	\$129
NARRATIVES	Monthly payments
PAST DUE	\$0

CODE	R-1
DATE OPENED	Dec 1, 2015
DATE REPORTED	Apr 1, 2015
LAST ACTIVITY OR PAYMENT	Jul 1, 2023
MONTHS REVIEWED	96
LATE PAYMENTS (30/60/90 DAYS)	0 / 0 / 0



TOYOTA CREDIT CANADA ****2049

ACCOUNT TYPE: AUTO-LOAN

Paid as agreed and up to date \$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
PAYMENT TERM AMOUNT	\$189	LAST ACTIVITY OR PAYMENT	Jul 1, 2023
NARRATIVES	Lease account, Bi-weekly payments	MONTHS REVIEWED	56
PAST DUE	\$0	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	

Bankrupcies 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	
INCOME SOURCE CASHIER	DATE REPORTED 10-01-2022	VERIFICATION	AMOUNT	
	10-01-2022	VERIFICATION	AMOUNT	
CASHIER	10-01-2022	VERIFICATION	AMOUNT	
CASHIER Non-sufficient funds None found	10-01-2022	VERIFICATION	AMOUNT	
CASHIER Non-sufficient funds None found Fraud warnings None found	10-01-2022	VERIFICATION	AMOUNT	
CASHIER Non-sufficient funds None found Fraud warnings None found Secured loans 1	10-01-2022	VERIFICATION	AMOUNT	Sep 1, 2020
CASHIER Non-sufficient funds None found Fraud warnings None found Secured loans 1 CREDITOR NAME ADDRESS Ban	10-01-2022		AMOUNT	Sep 1, 2020

Liens None found



Legal items 1

PLAINTIFF	CIBC
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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

2 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 1			
Public court records	Cleared	Public safety check	Cleared
Criminal record search	A Warning	Sex offender check	Cleared
Fraud watchlist	A 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/Michael.Padilla/183479100
Pinterest	Personal profile	https://www.pinterest.com/Michael.Padilla
Y Twitter	Personal profile	https://www.twitter.com/Michael.Padilla

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

A Charged DATE FILED: Oct 12, 2018

Michael Padilla was arrested in a short-term investigation into alleged drug trafficking in Yellowknife. He was charged with Controlled Drug and Substances Act s.5 - possesion 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

A Charged DATE FILED: Oct 12, 2018

Michael Padilla 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.

Sour	rces 1			
PU	JBLICATION SOURCE	NAME	DATE	URL
-		-	-	↔ https://www.rcmp-grc.gc.ca/en/news/



ID verification

Selfie & ID Verification 🛛 🗳 Pass

DATE COMPLETED: Oct 12, 2018

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 nameMichael PadillaID number#1234568State/Province, CountryBritish Columbia, CADate of birth08/03/1989Date of expiry11/30/2017

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





Your notes

Notes

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Rental application attachments

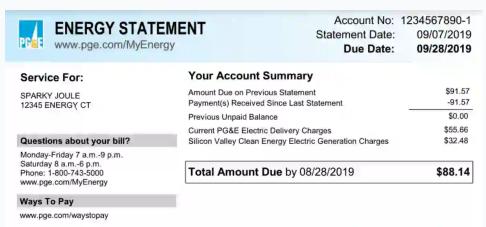
Proof of income



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



Additional docs



Monthly Billing History Daily Usage Comparison \$200 Ago Period Period \$150 \$100 Electric kWh / Day \$50 \$0 0.12 0.16 0.17 2018 2019 Electric Gas Gas Therms / Day Visit www.pge.com/MyEnergy for a deta led bill o

Important Messages

The Family Electric Rate Assistance (FERA) Program provides a monthly discount on electric bills for income-qualified households of three or more persons. To see if you qualify, please call 1-800-PGE-5000 or apply online at www.pge.com/fera.

El Programa FERA ofrece ahorros mensuales sólo en las facturas de electricidad a hogares de ingresos económicos bajos y medianos con tres o más personas. Para determinar si califica, por favor llame al 1-800-PGE-5000 o puede aplicar a través de nuestra página web www.pge.com/fera.

Please return this portion with your payment. No staples or paper clips. Do not fold. Thank you.

PG&E	Account Number: 123456789-1	Due Date: 09/28/2019	Total Amount Due: \$88.14	Amount Enclosed:	
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PG&E BOX 997300 SACRAMENTO, CA 95899-7300

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Continued on page 6

Driver's licence





Pets

