

Credit Report as of October 13, 2022  
 Requested By: Chicken Testpox

## Applicant Information Submitted

**Name:** John Doe  
**Current Address:** 123 Allen Street, Toronto, ON, CA  
**Date of Birth:** October 28, 1992

## CONSUMER CREDIT REPORT

Powered By **EQUIFAX**

### Credit Score



The Credit Score ranges from 300-900. Higher scores are viewed more favorably.

| Range      | 300 - 559 | 560 - 659 | 660 - 724 | 724 - 759 | 760 +     |
|------------|-----------|-----------|-----------|-----------|-----------|
|            | Poor      | Fair      | Good      | Very Good | Excellent |
| Population | 4%        | 10%       | 15%       | 14%       | 57%       |

### Addresses

| Status          | Address                                    |
|-----------------|--|
| Current Address | 123 ALLEN STREET, TORONTO, ON, M2B 2K7, CA |
| Past Address    | 248 WITHROW AVE, TORONTO, ON, M4K 1E4, CA  |
| Past Address    | 130 EGLINTON AVE, TORONTO, ON, M4P 2X9, CA |

### Employment

| Employer           | Occupation         |
|--------------------|--------------------|
| TYSON FOODS        | PRODUCT MANAGER    |
| COCA-COLA COMPANY  | OPERATIONS MANAGER |
| GENERAL MILLS INC. | INTERN             |

### Tradelines

| Credit Grantor            | Portfolio Type                | Date Opened | Last Reported | High Credit | Balance Amount | Past Due Amount |
|---------------------------|-------------------------------|-------------|---------------|-------------|----------------|-----------------|
| 602RE09626 FLRENT         | Open                          | Oct 2019    | Aug 2021      | \$1,250.00  | \$0.00         | \$0.00          |
| ▶ R-Code                  | O-1                           |             |               |             |                |                 |
| ▶ Late Payments 30/60/90+ | 0/0/0                         |             |               |             |                |                 |
| ▶ Payment Status          | Paid as agreed and up to date |             |               |             |                |                 |
| ROYAL BANK VISA           | Revolving                     | Nov 2016    | Aug 2021      | \$2,000.00  | \$0.00         | \$0.00          |
| ▶ R-Code                  | R-1                           |             |               |             |                |                 |
| ▶ Late Payments 30/60/90+ | 0/0/0                         |             |               |             |                |                 |
| ▶ Payment Status          | Paid as agreed and up to date |             |               |             |                |                 |

|                           |  |          |          |             |             |            |
|---------------------------|--|----------|----------|-------------|-------------|------------|
| BANK OF MONTREAL M C      | Personal Loan                                    | Feb 2018 | Aug 2021 | \$10,000.00 | \$0.00      | \$0.00     |
| ▶ R-Code                  | I-1  |          |          |             |             |            |
| ▶ Late Payments 30/60/90+ | 0/0/0  |          |          |             |             |            |
| ▶ Payment Status          | Paid as agreed and up to date                    |          |          |             |             |            |
| HONDA FINANCE             | Lease  | Dec 2016 | Jun 2021 | \$19,428.00 | \$11,963.00 | \$1,655.00 |
| ▶ R-Code                  | R-5  |          |          |             |             |            |
| ▶ Late Payments 30/60/90+ | 1/1/1  |          |          |             |             |            |
| ▶ Payment Status          | 120 days past due                                |          |          |             |             |            |
| BELL MOBILITY             | Open   | Jun 2017 | Jun 2021 | \$2,846.00  | \$2,828.00  | \$2,828.00 |
| ▶ R-Code                  | O-9  |          |          |             |             |            |
| ▶ Late Payments 30/60/90+ | 1/1/1  |          |          |             |             |            |
| ▶ Payment Status          | Bad debt, collection account or unable to locate |          |          |             |             |            |

**Collections**

| Status            | Creditor's Name         | Date Assigned | Original Amount | Balance Amount |
|-------------------|-------------------------|---------------|-----------------|----------------|
| Unpaid Collection | 003000020 BELL MOBILITY | Sep 2019      | \$344.00        | \$547.00       |

**Bankruptcies**

| Date Filed  | Account    | Customer      | Asset Amount | Case # & Trustee       | Filer   | Liability Amount | Intent Or Disposition |
|-------------|------------|---------------|--------------|------------------------|---------|------------------|-----------------------|
| 30 Sep 2015 | Individual | OFF SUP BKRPT | \$1,360.00   | 410300041 APPEL CO INC | Subject | \$7,155.00       | Discharged            |

**Credit Inquiries to the File**

| Date        | Credit Granter        |
|-------------|-----------------------|
| 31 Aug 2021 | FLRENT - ROCK RENTALS |
| 24 Aug 2021 | DYNAMIC CAPITAL       |
| 26 Jul 2021 | RAPPORT CREDIT UNION  |
| 17 Jul 2021 | CDN TRANE EMPCR UN    |
| 30 Jun 2021 | NCINO CANADA INC.     |
| 25 Mar 2021 | SCOTIABANK            |
| 16 Jan 2021 | HOME TRUST            |
| 20 Dec 2020 | DYNAMIC CAPITAL       |
| 11 Nov 2020 | RCAP LEASING INC      |

Tenant Check as of October 13, 2022  
 Requested By: Chicken Testpox

## Applicant Information Submitted

**Name:** Peter Pratt  
**Current Address:** 123 Allen Street, Toronto, ON, CA  
**Date of Birth:** October 28, 1992

## TENANT RECORDS

Powered By  LANDLORD CREDIT BUREAU

### Lease Details

| Monthly Rent | Move In Date | Move Out Date | Street       | City    | Region | Country |
|--------------|--------------|---------------|--------------|---------|--------|---------|
| \$1,250.00   | 01 Oct 2021  |               | 123 ALLEN ST | TORONTO | ON     | US      |

▶ Landlord FIRST RATE RENTALS  
 ▶ Contact JSMITH@FIRSTRATERENTALS.COM

| Month    | Balance | Status That Month |
|----------|---------|-------------------|
| Aug 2021 | \$0.00  | PAID ON TIME      |
| Jul 2021 | \$0.00  | PAID ON TIME      |
| Jun 2021 | \$0.00  | PAID ON TIME      |

### Lease Details

| Monthly Rent | Move In Date | Move Out Date | Street          | City    | Region | Country |
|--------------|--------------|---------------|-----------------|---------|--------|---------|
| \$1,250.00   | 01 Oct 2018  | 30 Sep 2019   | 248 WITHROW AVE | TORONTO | ON     | US      |

▶ Landlord CITY RENTALS  
 ▶ Contact PAUL@CITYRENTALS.COM

| Month    | Balance | Status That Month |
|----------|---------|-------------------|
| Sep 2019 | \$0.00  | PAID ON TIME      |
| Aug 2019 | \$0.00  | PAID ON TIME      |
| Jul 2019 | \$0.00  | PAID ON TIME      |
| Jun 2019 | \$0.00  | PAID ON TIME      |
| May 2019 | \$0.00  | PAID LATE         |
| Apr 2019 | \$0.00  | PAID ON TIME      |
| Mar 2019 | \$0.00  | PAID ON TIME      |
| Feb 2019 | \$0.00  | PAID ON TIME      |
| Jan 2019 | \$0.00  | PAID ON TIME      |
| Dec 2018 | \$0.00  | PAID ON TIME      |
| Nov 2018 | \$0.00  | PAID ON TIME      |
| Oct 2018 | \$0.00  | PAID ON TIME      |

Background Check as of October 13, 2022  
Requested By: Chicken Testpox

## Applicant Information Submitted

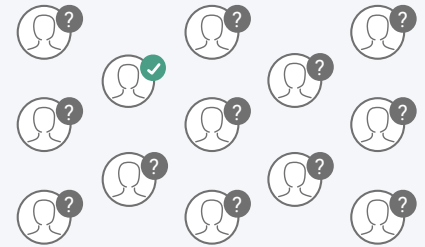
**Name:** John Doe  
**Current Address:** 123 Allen Street, Toronto, ON, CA  
**Date of Birth:** October 28, 1992

## BACKGROUND CHECK

Powered By certn

### 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 one of these individual records a Similarity Score so you know which record is most likely to correspond to your applicant.



## Employment History

| Employer           | Details            | Start Date | End Date |
|--------------------|--------------------|------------|----------|
| GENERAL MILLS INC. | INTERN             | Nov 2010   | Apr 2011 |
| COCA-COLA COMPANY  | OPERATIONS MANAGER | Mar 2011   | Nov 2014 |
| TYSON FOODS        | PRODUCT MANAGER    | Dec 2014   |          |

## Residential History

| Address          | City    | Province/State | Country | Postal Code |
|------------------|---------|----------------|---------|-------------|
| 123 ALLEN STREET | TORONTO | ON             | M2B 2K7 | CA          |
| 248 WITHROW AVE  | TORONTO | ON             | M4K 1E4 | CA          |
| 130 EGLINTON AVE | TORONTO | ON             | M4P 2X9 | CA          |

## Education History

| Institution           | Details                                      | Start Date | End Date |
|-----------------------|--|------------|----------|
| University of Toronto | Bachelor of Business Administration (B.B.A.) | Aug 2007   | Apr 2011 |

## 1 MATCH FOUND



### Likely Match - John Doe

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

results.

**Criminal Scan**

| Category         | Stage  | Description  | Date        |
|------------------|--------|--|-------------|
| Assault Battery  | Wanted | John Doe is wanted for assault causing bodily harm, criminal harassment, dangerous operation of a motor vehicle and failure to comply with conditions. | 19 Feb 2016 |
| Escaped Fugitive | Wanted | Wanted by the judicial authorities of Canada.  | 01 Feb 2016 |
| Assault Battery  | Wanted | John Doe is wanted for assault causing bodily harm, criminal harassment, and dangerous operation of a motor vehicle.                                   | 31 Jan 2016 |

**Fraud Scan**

| Category | Stage | Description | Date |
|----------|-------|-------------|------|
| Cleared  |       |             |      |

**Sex Offender Scan**

| Category | Stage | Description | Date |
|----------|-------|-------------|------|
| Cleared  |       |             |      |

**Known Affiliations Scan**

| Category | Stage | Description | Date |
|----------|-------|-------------|------|
| Cleared  |       |             |      |

**Global Sanctions & Enforcement Scan**

| Category | Stage | Description | Date |
|----------|-------|-------------|------|
| Cleared  |       |             |      |

**Public Safety Scan**

| Category | Stage | Description | Date |
|----------|-------|-------------|------|
| Cleared  |       |             |      |

**Other Scan**

| Category | Stage | Description | Date |
|----------|-------|-------------|------|
| Cleared  |       |             |      |

**Sources**

| Publication Source | Name | Url | Date |
|--------------------|------|-----|------|
| None Found         |      |     |      |

**Addresses**

| Address          | City    | Province/State | Country | Postal Code |
|------------------|---------|----------------|---------|-------------|
| 123 ALLEN STREET | TORONTO | ON             | M2B 2K7 | CA          |

**Additional Information**

| Type           | Data       |
|----------------|------------|
| Aliases        | None found |
| Dates of birth | None found |

**Legal**

This report is subject to the Terms of Use posted on [www.frontlobby.com](http://www.frontlobby.com) as applicable, and may only be viewed with the consent of the individual and in connection with the entering into or renewal of a tenancy agreement or other reason authorized by the individual or applicable legislation. You may not distribute this report to anyone except those who require it for such valid purpose.