

Credit Report as of January 27, 2023
Requested By: Jane Rentals

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 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

Inquiries

Date	Name
03 Jun 2022	THOMAS ANDERSON

Lease Details

Monthly Rent	Move In Date	Move Out Date	Street	City	Region	Country
\$1,250.00	01 Nov 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

Inquiries

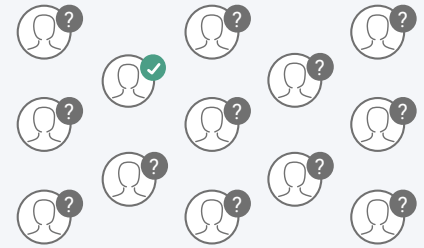
Date	Name
21 Sep 2022	ABC PROPERTIES
07 Sep 2022	BOB JOHNSON

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

Residential History

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

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

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