



Rent Check Standard Tenancy Report User Guide

This user guide shows a sample of potential information that could be found on a Tenancy Report. This is not an actual report.

November 2010

T E N A N C Y R E P O R T - U S E R G U I D E

NOTE: This report shows a sample of potential information found on a Tenancy Report. This is not an actual report.

4/24/00 10:26:24 AM TENANT, ROBERT

[0] Input provided by the user

Member Code: 50119.6
 Applicant's First Name: Robert
 Applicant's Last Name: Tenant
 Birth Date: 1978/10/11
 SIN/SSN.: 111 222 333
 Current Address: 80 Richmond Street West, Apt 203, Toronto, Ontario M5J 2F5 No. of Years: 2
 Previous Address: 100 Main East #216, North Bay, Ontario M5K 3T8 No. of Years: 1.5
 Fraud Detection : N
 Credit Scoring : N
 Tenant Scoring : N

[1] SUBJECT	Surname 1	Given Names(s)	SIN 2	Birth Date
	TENANT	Robert/B	111 222 333	11OCT78
On File	Last Inq			
12Jul98	12Dec99			

RESIDENCES (S)							
Street 3	Unit 4	City 5	Pr/St 6	Post/Zip 7	Tel Day	Evg	No. of Yrs.
80 Richmond Str West,	Suite 422	Toronto	ON	M5H 2A4	4162221212		2
100 Main East	#216	North Bay	ON	M5K3T8	5551212121	5553321111	1.5
325 Milner East	#307	Scarborough	ON	M1B5N1			

[2] FILE SUMMARY

Legal = 2-Feb00 Inq=4-02Jun99 Arrears = \$5285 Damages = \$0 Trade Nov95/Dec99 Collections = \$1200

[3] MESSAGES 8 - NOL-45812 Ordered by Hearing Friday, May 09, 1996
SOL-00782 ** EVICT ALERT ** SHERIFF'S EVICTION PENDING ON Tuesday, May 14, 2000 8

[4] TRADE

Rptd	Open	Last	RRent	Bal	PDue	Terms	Payment Pattern		MOP
							30/ 60/ 90/ 19	#M 20	Rt 21
RA 9	10 Hirsch Habitats Limited (705) 476-6927						9 8 8 6 6 4 4 3 1 2 2 3 2 1 1 1	18	
Mar95 11	Jan95 12 May96 13		3000 15	4500 16	500/m 17		4 2 2	17	O9
RA	Next Property Mgmt (205) 999-1515						3 2 1 1 1 1 1 3 1 2 1 1		
Jun96	Jun96 Jun97	780 14	500	500			2 2	12	O3
RA	Monty Williams (416) 354-7090						1 1 1 2 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
Aug97	Jul97 Feb00	660	685	685	50/mo		2	32	O1
RA	Premier Property Management (212) 555-1212						9 8 8 4 3 1 2 1 1		
Apr00	Mar00 Nov00	1100	1100	1355	200/mo		2 1 1	9	O9

[5] LEGAL ITEMS

FileNo	Term	Filed	Arrears	PmtDue	Comp	Damages	Deposit	Agent
Hirsch Habitats Limited (705) 476-6927								Murray Gastor (212) 555-3131 27
NOL-45812 L1 24	Non-Payment of Rent 25							Ordered by Hearing May 09, 1996 26
23	25Feb96 03Mar96	4,500		09May96 11.77	0.00	0.00		
	28 29 30			31 32	33	34		
Premier Property Management (212) 555-1212								Roger Lagace, (705) 497-0106
SOL-00782 L2	Illegal Act, Damaged Rental Unit, Interfered with Enjoyment 25							Ordered by Hearing May 14, 2000
	26Sep00 03Mar00	1,355		14May00 22.58				

[6] COLLECTIONS

Rvsd	Rptd	Agency/Creditor's Name	Amount	Balance
Oct01	Aug96	Rogers Cable Systems	1200	1200 - Still Owing Oct2001
Mar01	Jul00	Gas Company	465	0 - Paid Jan2001

[7] INQUIRIES

Date	Tenancy Grantor	Telephone	Status	Move-In Date
13May96	Best Property Management	905-555-1212	Approved with conditions C (1)	
15Jun97	Hirsch Habitats Limited	705 476-6927	Declined with reasons R (2)	Jan98

[8] COMMENTS

Date Information
 15Jan04 Case Number: 96-LT123370 - THIS TENANT HAS NO OUTSTANDING BALANCE TO THE COMPANY PREMIER PROP MGMT

[9] STATUS CODE DESCRIPTION FOR INQUIRIES SECTION

R = Reasons, C = Conditions
Status Code Description
 C (1) Co-signor
 R (2) No rent history available

TENANCY REPORT FIELDS

[0] INPUT PROVIDED BY THE USER

Provides a list of the information supplied by the user and may or may not include all items listed.

[1] SUBJECT - FILE AND DEMOGRAPHICS

From left to right in the top row

- Date and time the tenant check report was issued
- Date of report and operator's number

From left to right in the second row

1. Applicant's and spouse's full names
2. Social Insurance Number for applicant and spouse (if provided)
 - Date of birth

From left to right in the third row

- Date the file was created
- Last date of inquiry on file

Residences: Current and all previous residences on file

3. Applicant's Street Address
4. Applicant's Unit/Apt number
5. Applicant's City
6. Applicant's Prov / State
7. Applicant's Post / Zip code / Telephone Nos.
 - Length of tenancy in years.

[2] FILE SUMMARY

Provides a snapshot of all activity on the consumer's rental-history report.

From left to right in the first row

- Total number of legal items; with date of most current
- Total number of inquiries; with date of most current
- Total past due arrears
- Total past due damages
- Date of oldest rental account opened and date of most current rental account opened
- Total outstanding amount in Collection

[3] MESSAGES

8. An *Alert* message occurs when a consumer's tenant file contains MOP 8 or greater. The message – EVICT ALERT displays any Ordered Evictions pending after the report date and date pending.

[4] TRADE

Provides an ongoing historical and current record of the tenant's rental payment activities. Trade information includes the following:

9. Industry Code
10. Name and telephone number of tenancy grantor
11. Date the rental-history information was reported to Rent Check Credit Bureau
12. Date the rental account was opened
13. Date of last activity on the rental account
14. The rent charged amount on the rental account
15. Balance owing as of date reported
16. Amount past due as of date reported
17. Terms of payment showing dollar amount owing and payment frequency

Frequency codes are:

L - Bi-Monthly M – Monthly D - Daily S - Semi-Annually
Q – Quarterly Y – Annually W – Weekly B - Bi-Weekly

18. Payment pattern gives you a detailed history of payment ratings for a maximum of 24 months. It reads from left to right with the most current verified entry on the left on the first line. The line below gives a summary of the historical status of the ratings for the total number of months the tenancy grantor has been reviewing the rental account.

19. There are buckets for 30, 60 and 90 days. On time rent payments, ratings of "1" are the best, ratings of "2" are added to the

30 day bucket, ratings of "3" are in the 60 day bucket, and all other ratings (4, 5, 6, 7, 8, and 9) are counted in the 90-day bucket.

20. #M is the total number of months reviewed.

21. Type of rental account is O, and Manner Of Payment (MOP) at which the rental account is currently reported.

(see breakdown of MOP codes on next page for more details)

○ - Open Account (AMEX, Rent Payments, Demand loans)

A narrative is used if the rental account is in some type of dispute or requires an explanation of the credit condition of the resident or account.

[5] LEGAL ITEMS

Will be maintained on consumer tenant file in compliance with provincial regulations. May include if reported: date reported, plaintiff's/applicant's name, court/tribunal, amount, balance, comments and revised date.

Grounds for legal action may include the following. Case file number if included may also describe the type of case commenced. Grounds for legal action detail is broken down on the previous page.

22. Landlord's Name and Telephone number

23. Case File Number

24. Description of Case Type for example, L1, L2

25. Grounds for tenancy terminations may include the following.

- | | |
|---------------------------------|--|
| 1 Non-Payment of Rent | 12 Misrepresented Income |
| 2 Damaged Rental Unit | 13 Ceased to Qualify |
| 3 Interfered with Enjoyment | 14 Employment Ended |
| 4 Abandoned Unit | 15 Unauthorized Occupant |
| 5 Tenant Agreed to terminate | 16 Impaired Safety |
| 6 Illegal Act | 17 Repossession |
| 7 Tenant Gave Notice | 18 Demolition, Conversion, Repair |
| 8 Purchase Agreement Terminated | 19 Rehabilitation |
| 9 Overcrowding | 20 Super Employment Ended |
| 10 Overholding Subtenant | 21 Other - as allowed by local landlord and tenant legislation |
| 11 Persistently Late | |

26. Description of judicial decision

27. Agent's full name and telephone number

28. Termination Date

29. Case Filed date

30. Arrears Ordered

31. Payment Due Date

32. Daily compensation amount

33. Damage amount Ordered

34. Last Month's Rent deposit amount

[6] COLLECTIONS

Collections of rent arrears and may include, from left to right, date last revised, date reported, agency / creditor name, amount and balance. An account narrative may be displayed on the second line.

[7] INQUIRIES

Displays the users who have viewed the consumer's rental-history file. Includes the date of the inquiry, the industry code, and tenancy grantor's name and telephone number, status of applicant, if approved and move-in date.

[8] COMMENTS

Housing resident or rental-housing provider comments may appear here.

[9] STATUS CODE DESCRIPTION FOR INQUIRIES SECTION

It will describe the selected status code if APPROVED WITH CONDITIONS or DECLINED WITH REASONS are selected as status of an applicant in Inquiries section.

