



# LetsXL Tenant Referencing APPLICATION GUIDANCE

## XL12001

Tel: 01952 260 888 Fax: 01952 243 465

**Dixon Fenwick**

### GUIDANCE NOTES FOR PROSPECTIVE TENANTS OR GUARANTORS

#### COMPLETING YOUR APPLICATION

To ensure we can provide a quality service please check the application form is fully completed, signed and legible.

#### POORLY COMPLETED APPLICATION FORMS MAY RESULT IN DELAYS

Our 'core' application is two pages long. The third 'optional' page is to be used, with another sheet if required, to provide additional information. Your letting agent may also ask you to complete sections of the third page for their own records.

**IF YOU ARE SELF EMPLOYED, HAVE LIVED AT YOUR CURRENT ADDRESS FOR LESS THAN 3 YEARS OR WORKED FOR YOUR EMPLOYER FOR LESS THAN 12 MONTHS YOU MUST COMPLETE THE RELEVANT SECTIONS ON THE THIRD OPTIONAL PAGE.**

#### HELP US HELP YOU

We appreciate you wish to move into your new home with the minimum of fuss. We will do all we can to efficiently process your tenant reference. However, in some instances employers and landlords (despite our best efforts and daily calls) will delay the process.

You can help by contacting them ahead of time and asking them to deal with our enquiry quickly. In some instances they may also require written confirmation (and a template authorisation letter is enclosed for you to complete).

#### PROOF OF RESIDENCY

To verify your credit check we will attempt to locate you on the electoral roll register. Many people now, even sometimes by mistake, add themselves to the 'edited version' of the electoral roll and we are unable to locate them. For this reason we always recommend you provide the agent with proof of residency for your current address.

Your proof of residency must be less than 4 months old and preferably from the following selection:

Utility bill, council tax bill, mobile phone bill, credit card statement or invoice (Visa, Mastercard, Diner or Amex), polling card or a letter from your local council advising you have recently been added to the electoral roll.

#### WHY YOU MAY REQUIRE A GUARANTOR

The following list provides examples of why you may be required to provide a guarantor:

- Insufficient income
- Insufficient employment history
- Minor problems reported by your current landlord
- Minor credit problems
- Student or Unemployed
- Unable to provide proof of residency

If you believe you may require a guarantor please discuss it with your agent. On these occasions we recommend you have a guarantor application completed in case it should be required.

Please note that guarantors must be a UK resident, over 21 years of age, earn three times the annual rent and have a clean credit history.

#### THE AUTHORISATION LETTER

It is common practice for employers, previous landlords and other referees to request written authorisation from you before they will release information to us. We have therefore included a template of an authorisation letter for your use. We ask you to complete by inserting your name, full address and signature. We will use this letter only when requested by your referees.

#### DATA PROTECTION

LetsXL Limited is registered with the Information Commissioner's Office (No. Z8281652)

Your letting agent will only be able to advise the overall grading we have provided. No additional information will be provided.

**Your data will be fully protected and no details can be used without your permission**

#### INCOME ASSESSMENT

We will verify your income levels, normally through your employer, but on some occasions we may ask for additional information. This is usually when there are problems verifying the information or if you are self employed or work for a family business.

We will need to see evidence that you earn 2.5 times the monthly rent. This is increased to 3 times for Guarantors.

#### WHY YOU ARE ASKED FOR NEXT OF KIN DETAILS

We require this information for traceability purposes and the details will not be used for any other reason.

#### COMPANY APPLICATIONS

Company references are only available for incorporated companies who have filed at least one year's financial information with Companies House.

#### STILL NEED MORE HELP?

Your letting agent will be able to assist you with most queries and they are contactable on the numbers noted above.

If your letting agent is not available or they refer you to us you may contact our customer care team by:

Phone: 08453 660 660

Fax: 01492 542 297

Email: [tenant.referencing@letsxl.co.uk](mailto:tenant.referencing@letsxl.co.uk)



# LetsXL Tenant Referencing APPLICATION FORM (GUARANTOR)

For Letting Agent's Office Use (optional):

**Dixon Fenwick**

## XL12001

Tel: 01952 260 888 Fax: 01952 243 465

Please use black ink and CAPITAL LETTERS throughout the form.

Only by providing complete information can we ensure your application is dealt with quickly and efficiently

### SECTION 1 – TENANCY DETAILS - TO BE COMPLETED BY THE LETTING AGENT

PRODUCT SELECTION (Please tick one box only) Credit Check  Full Reference  (You will require a full reference to secure a Warranted Reference for a tenancy)

Tenancy Address Postcode:   Address:

Total Monthly Rent: £  Tenancy Term (Months):  Tenancy Start Date:  /  /

Total Number of Tenants:  Total applicant's share of the rent: £  Please list initial applicant's name below:

1

Order Ref:

2

Order Ref:

### SECTION 2 – PERSONAL DETAILS - TO BE COMPLETED BY THE GUARANTOR

Previous addresses in the last 3 years? Complete Section 2.1

Title:  Full Name:

Previous Name (including maiden name):

Date of Birth:  /  /  Status: Married  Single  Separated  Divorced  Widowed

Nationality:  Have you been resident in the UK for the last 9 months? Yes  No

Current Address: Postcode:   Address:

Period at Address:  Y  M Tel:  Mobile:

Email (use capitals):

Status: Owner  Council Tenant  Private Tenant  Family /Friends  Occupational

Are you aware of ANY adverse credit history (including any CCJ's, bankruptcies within last 5 years, IVA's etc.) Yes  No

If yes, please detail below giving dates, amounts and any explanations. Continue on a separate sheet if required.

### SECTION 3 – CURRENT LANDLORD / LETTING AGENT DETAILS - TO BE COMPLETED BY THE GUARANTOR (IF APPROPRIATE)

Landlord / Agency Name:

Postcode:   Address:

Tel:  Fax:





