



# Tenant Reference Report

REF: PG-2026-00847

TENANT James Richardson  
PROPERTY 47a Elborough Avenue, Bristol, BS10 5AQ  
RENT SHARE £1,250 / month  
MOVE-IN 1 April 2026  
TERM 1 year  
REVIEWED BY Emma Thompson · 25 March 2026

**ACCEPTED**



Scan to verify

ANNUAL INCOME

**£52,000**

Verified

MONTHLY RENT SHARE

**£1,250**

Full rent

AFFORDABILITY RATIO

**3.5x**

✓ Passes 30x threshold

## SECTION RESULTS

### IDENTITY

PASS

- ✓ Document verified
- ✓ UK driving licence verified. Photo matches selfie. Name and DOB confirmed.

### RIGHT TO RENT

PASS

- ✓ British Citizen confirmed

### INCOME

PASS

- ✓ Employed: TechCorp Solutions Ltd
- ✓ Annual salary: £52,000
- ✓ Passes 30x threshold

### RESIDENTIAL

PASS

- ✓ Residential history verified

### CREDIT

PASS

- ✓ PG Risk Score: 100/100 – Clear
- ✓ CCJs: Clear
- ✓ Insolvency: Clear
- ✓ Electoral Roll: Match

### AML / SANCTIONS

PASS

- ✓ Risk level: clear
- ✓ No sanctions matches



## Identity Verification

PASS

FULL NAME	James Richardson
DATE OF BIRTH	15/06/1992
EMAIL	james.richardson@example.com
PHONE	07712345678
DOCUMENT TYPE	Not specified

**Assessor Notes:** UK driving licence verified. Photo matches selfie. Name and DOB confirmed.

## Right to Rent

PASS

CITIZENSHIP STATUS	British Citizen
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**Assessor Notes:** British citizen. Passport verified.



## Income Detail

PASS

MONTHLY INCOME (EVIDENCED)	£4,333
ANNUAL INCOME (CALCULATED)	£52,000
TOTAL EFFECTIVE INCOME	£52,000
REQUIRED (30× MONTHLY RENT)	£37,500
<b>RESULT</b>	<b>✓ PASS — 39% above threshold</b>

EMPLOYER REFERENCE		Received 25 December 2025
REFEREE	Sarah Mitchell	
EMPLOYEE NAME	James Richardson	
JOB TITLE	Senior Software Engineer	
START DATE	15/03/2021	
SALARY	£52,000	
EMPLOYMENT TYPE	Permanent Full Time	
SATISFACTORY EMPLOYEE	✓ Yes	

**Assessor Notes:** Employer confirmed. Annual salary £52,000. Affordability ratio 2.88x passes 2.5x threshold.



## Residential Detail

PASS

CURRENT ADDRESS

14 Park Street, Bath, BA1 2PL

### LANDLORD REFERENCE

Received 25 December 2025

REFEREE	David Williams
TENANT NAME	James Richardson
TENANCY START DATE	10/01/2023
MONTHLY RENT	£1,100
RENT PAID ON TIME	Always On Time
PROPERTY CONDITION	Good
ANY DAMAGE	× No
ANY COMPLAINTS	× No
WOULD RENT AGAIN	✓ Yes
REASON FOR LEAVING	Relocating for work

Assessor Notes: Landlord confirms 3 years, rent always on time, no damage, would rent again.

## Risk Detail

PASS

**100** PG RISK SCORE  
**Clear**

IDENTITY CONFIRMED	✓ Confirmed
ELECTORAL ROLL	✓ Match Found
COUNTY COURT JUDGMENTS (CCJS)	✓ Clear
INSOLVENCY / BANKRUPTCY	✓ Clear
DECEASED REGISTER	✓ Clear
ADVERSE CREDIT DECLARED	No

### ELECTORAL ROLL RECORDS

14 PARK STREET, BATH, BA1 2PL

01/01/2023

Assessor Notes: Clean credit. No CCJs, no insolvencies, on electoral roll. Risk score 95/100.

## AML / Sanctions

PASS

CLEAR

SANCTIONS MATCHES	✓ Clear
PEP CHECK	✓ Clear
ADVERSE MEDIA	✓ Clear
TOTAL MATCHES	0

No matches found against sanctions lists, PEP databases, or adverse media sources.

Assessor Notes: AML clear. No sanctions, PEP, or adverse media.



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### Decision Notes

All checks passed satisfactorily. Tenant meets affordability criteria with clean credit history.