

AI SUMMARY *

<p>Submitted Applicant Information</p> <p>Name: John Doe</p> <p>Current Address: 123 Allen Street, Toronto, ON, CA</p> <p>Date of Birth: October 29, 1992</p>	<p>Report Details</p> <p>Requested Date: June 15, 2026</p> <p>Requested By: John Doe</p>
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The applicant has a **credit score of 675**, which is categorized as **good**. Credit history includes timely payment on multiple accounts such as rent and credit cards, with no outstanding balances on most tradelines. However, there are notable adverse entries: a past due lease with Honda Finance showing a balance of **\$1,655** and being 120 days overdue, and a Bell Mobility account in collections with a reported balance of **\$547**. The applicant has a prior **bankruptcy** discharged in 2015.

Rental history from previous landlords indicates that rent has generally been paid on time, with only one late payment noted several years ago. Employment history lists roles at **well-known companies**, suggesting a stable work record. There are some references in adverse media and the applicant is identified as a **PEP Level 4** (municipal government), but there are **no matches regarding global watchlists or sanctions**.

The application presents a mix of positive rental payment history and some unresolved or problematic credit items. Further verification of income and clarity on outstanding debts are **advisable** before proceeding

** Summary generated by AI which can make mistakes. Always verify the report.*

CONSUMER CREDIT REPORT

Powered By **EQUIFAX**

Credit Score

675

Good

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	0-1					
▶ 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	Revolving	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		\$2,846.00	\$2,828.00	\$2,828.00
▶ R-Code	0-9					
▶ 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 EMPGR UN
30 Jun 2021	NCINO CANADA INC.
25 Mar 2021	SCOTIABANK

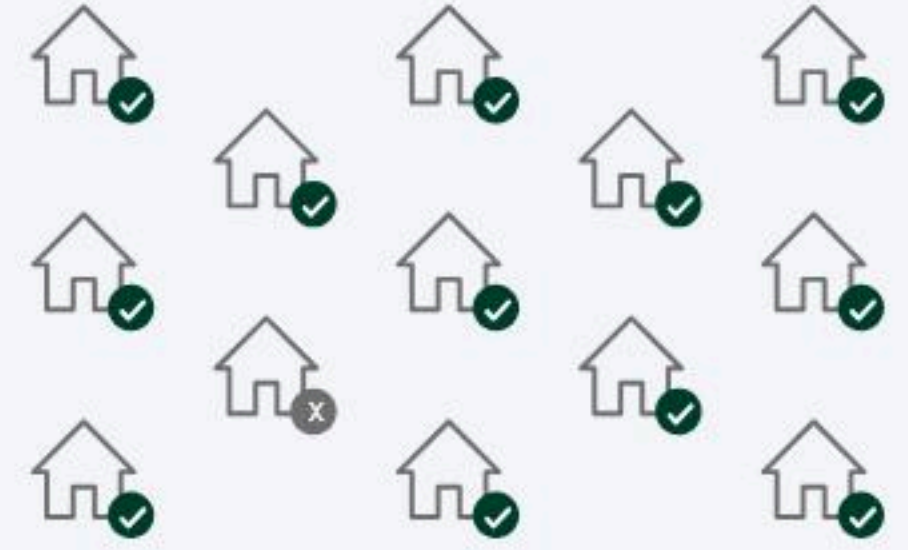
16 Jan 2021	HOME TRUST
20 Dec 2020	DYNAMIC CAPITAL
11 Nov 2020	RCAP LEASING INC

TENANT RECORDS

Powered By LANDLORD CREDIT BUREAU

LCB Tenant Record

A Tenant Record with Landlord Credit Bureau (LCB) is a detailed account of a Tenant's rental payment history that has been verified by their actual Housing Provider. The record can include on-time payments, missed payments, and any outstanding debts, along with the contact details of the verified Housing Provider that reported the data. By creating a Tenant Record, Housing Providers and Renters help foster accountability and transparency in the rental market.



Lease Details

Monthly Rent	Move In Date	Move Out Date	Street	City	Region	Country
\$1,250.00	01 Oct 2021		123 ALLEN STREET	TORONTO	ON	CA
▶ 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	CA
▶ 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

Legal Records

Notes	Source details
Cease Trade Order in effect starting 1998/12/02 from the Canadian Securities Administrators. The individual is banned from trading securities of: ALL SECURITIES	CSA Cease Trade Orders
In Canada individual has the following arrest warrant: Assault	Interpol Red Notices
Names	Source details
John Doe	CSA Cease Trade Orders
Nationalities	Source details
Canada	CSA Cease Trade Orders
Locations	Source details
Manitoba, Canada	CSA Cease Trade Orders
URLs	Source details
https://www.interpol.int/en/How-we-work/Notices/Red-Notices/View-Red-Notices	Interpol Red Notices
Documents	Source details
2023/1765 (OJ L226) - https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32023R1765	EU Regulation

Adverse Media

Names	Source details
John Doe	Easternontarionetwork.com - CANADA & THE WORLD, The Catholic Register - Opinion, The Globe and Mail, Thestar - Vancouver, Todayville
URLs	Source details
Who should lead the Mounties? The RCMP union has some ideas - https://www.thestar.com/news/canada/2023/04/26/who-should-lead-the-mounties-the-rcmp-union-has-some-ideas.html	Thestar - Vancouver
Glen Argan: Admission of systemic racism only a start - https://www.catholicregister.org/opinion/columnists/item/31743-glen-argan-admission-of-systemic-racism-only-a-start	The Catholic Register - Opinion
RCMP commissioner calls for patience as force grapples with workplace harassment - http://easternontarionetwork.com/2018/07/26/rcmp-commissioner-calls-for-patience-as-force-grapples-with-workplace-harassment/	Easternontarionetwork.com - CANADA & THE WORLD
Mountie has 'impression' Liberal government interfered with N.S. mass shooting probe - https://www.todayville.com/mountie-has-impression-liberal-government-interfered-with-n-s-mass-shooting-probe/	Todayville
Morning Update: Senior civilian Mountie rebukes RCMP Commissioner John Doe for 'belittling' behaviour - https://www.theglobeandmail.com/	The Globe and Mail

canada/article-morning-update-senior-civilian-mountie-rebukes-rcmp-commissioner/

Global Watchlist & Sanctions

Names	Source details
No match found	
Documents	Source details
No match found	
Nationalities	Source details
No match found	

Politically Exposed Person

PEP Level 4

PEP Level 4 - Municipal government, city council

Names	Source details
John Doe	PEPChecker, cbc.ca, ctvnews.ca, globalnews.ca, nationalpost.com, www.rcmp-grc.gc.ca
Aliases	Source details
John C. Doe	PEPChecker
John A. Doe	LittleSis
John B. Doe	LittleSis
Nationalities	Source details
Canada	PEPChecker
Dates of Birth	Source details
31 Dec 1965	PEPChecker

Legal

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