

AI SUMMARY *

Submitted Applicant Information

Name: John Doe
Current Address: 123 Allen Street, Toronto, ON, CA
Date of Birth: October 29, 1992

Report Details

Requested Date: August 6, 2026
Requested By: Sample Property Management Inc.

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** that has been discharged.

Rental history from Landlords indicates that rent has generally been paid on time, with only one late payment noted in a prior Tenant Record. 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



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%

Credit Utilization



Credit utilization is the percentage of available revolving credit currently being used. Canadian guidance recommends using less than 30% of total available credit.

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 2023	Aug 2025	\$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 2022	Aug 2025	\$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 2024	Aug 2025	\$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 2022	Jun 2025	\$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 2023	Jun 2025	\$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 2024		\$344.00	\$547.00		
Bankruptcies							
Date Filed	Account	Customer	Asset Amount	Case # & Trustee	Filer	Liability Amount	Intent Or Disposition
30 Sep 2023	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 2025	FLRENT - ROCK RENTALS						
24 Aug 2025	DYNAMIC CAPITAL						
26 Jul 2025	RAPPORT CREDIT UNION						
17 Jul 2025	CDN TRANE EMPCR UN						

30 Jun 2025	NCINO CANADA INC.
25 Mar 2025	SCOTIABANK
16 Jan 2025	HOME TRUST
20 Dec 2024	DYNAMIC CAPITAL
11 Nov 2024	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 Jun 2026		683 W. HELEN STREET	BROOKLYN	NY	
► Landlord ► Contact	FIRST RATE RENTALS JSMITH@FIRSTRATERENTALS.COM					
Month	Balance	Status That Month				
Aug 2026	\$0.00	PAID ON TIME				
Jul 2026	\$0.00	PAID ON TIME				
Jun 2026	\$0.00	PAID ON TIME				
Inquiries						
Date	Name					
06 Aug 2026	THOMAS ANDERSON					
Lease Details						
Monthly Rent	Move In Date	Move Out Date	Street	City	Region	Country
\$1,250.00	01 Nov 2023	30 Sep 2024	77 E. KING DRIVE	BROOKLYN	NY	
► Landlord ► Contact	CITY RENTALS PAUL@CITYRENTALS.COM					
Month	Balance	Status That Month				
Sep 2024	\$0.00	PAID ON TIME				
Aug 2024	\$0.00	PAID ON TIME				
Jul 2024	\$0.00	PAID ON TIME				
Jun 2024	\$0.00	PAID ON TIME				
May 2024	\$0.00	PAID LATE				
Apr 2024	\$0.00	PAID ON TIME				
Mar 2024	\$0.00	PAID ON TIME				

Feb 2024	\$0.00	PAID ON TIME
Jan 2024	\$0.00	PAID ON TIME
Dec 2023	\$0.00	PAID ON TIME
Nov 2023	\$0.00	PAID ON TIME

Inquiries

Date	Name
06 Aug 2026	ABC PROPERTIES
07 Sep 2025	BOB JOHNSON

BACKGROUND CHECK

Powered By  certn

Legal Records

Notes

Cease Trade Order in effect starting 1998/12/02 from the Canadian Securities Administrators. The individual is banned from trading securities of: ALL SECURITIES

In Canada individual has the following arrest warrant: Assault

Source details

CSA Cease Trade Orders

Interpol Red Notices

Names

John Doe

Source details

CSA Cease Trade Orders

Nationalities

Canada

Source details

CSA Cease Trade Orders

Locations

Manitoba, Canada

Source details

CSA Cease Trade Orders

URLs

<https://www.interpol.int/en/How-we-work/Notices/Red-Notices/View-Red-Notices>

Source details

Interpol Red Notices

Documents

2023/1765 (OJ L226) - <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32023R1765>

Source details

EU Regulation

Adverse Media

Names

John Doe

Source details

Easternontarionetwork.com - CANADA & THE WORLD, The Catholic Register - Opinion, The Globe and Mail, Thestar - Vancouver, Todayville

URLs

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>

Source details

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

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