

REQUIREMENTS FOR TENANTS & GUARANTOR

- Once you have decided on a property, you are required to pay Administration Fee this is to pay for the relevant checks which are carried out on your application. Checks carried out include a credit check, employer check, previous landlord checks and previous address checks.

- **Application Fees:**

- £130.00+VAT (£152.75) for the first applicant
- £40+VAT (£47.00) for the second applicant
- £25+Vat (£29.38) for any additional occupants over 18 years old
- Where a Guarantor is required the Administration Fee is £30+VAT (£35.25).
- All payments are **NON REFUNDABLE**. Payments can be taken by Debit/Visa card*.
- In addition to the application forms we also require:
 - 1 x proof of id e.g photo driving license or passport
 - 2 x proof of address e.g council tax bill, utility bill, mobile phone bill, bank statement
 - 3 x most recent monthly payslips or 6 x weekly payslips

*Tenants claiming Housing Benefit must also provide proof of benefits where possible.

Please provide ALL the information requested in the application form, the most important being marked with a key symbol, if these are not filled in the form will be returned, thus holding up the application. You **MUST** also ensure the disclaimer on the last page of the application is signed.

Finally, please inform Landlords and Employers (Payroll Department) that they will be contacted and asked to provide information, and that it would be most helpful if they reply without delay (delays are mostly caused by Employers and/or Landlords failing to respond). Once all the information is received then referencing will commence, this takes around 5-7 days, but can in certain cases take longer.

On the day of Handover all parties will be required to sign the Lease and the Tenant/s will be required to pay one months rent and a bond, which will normally be the equivalent of one months rent, **this MUST be paid at least five days prior to handover . We can not accept Cash Or Cheques.**

Offices At:

22 High Northgate : Darlington DL1 1UP : tel:01325 285360 : fax:01325 285365
Prince Regent Street : Stockton TS181DF : tel:01642 676532 : fax:01642 616669

info@northgate-estates.co.uk
www.northgate-estates.co.uk

Mar 2010

Dear Sir or Madam,

Any payments of rent/application fees to Northgate Estate Agents and Property Management, charges now apply with immediate effect please see below:

Cash Payments: NOT ACCEPTED

Credit Card Payments:

Visa Credit Value of Transaction - 2% + VAT of the transaction
Master Card Value of Transaction - 2% + VAT of the transaction



Eg: £400 Rent X 2% = £8.00 + VAT=£9.40

Debit Card Payment

Visa Delta / debit = **Free of charge**
Maestro = **Free of charge**
Solo = **Free of charge**
Electron = **Free of charge**



Standing Order

Standing order payments from you bank will be **free of charge**, you can request a form from our lettings department or by emailing lettings@northgate-estates.co.uk

We would recommend using the free of charge methods, if you require any further information please do not hesitate to contact our office on 01325 285360

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XL23037

LetsXL Tenant Referencing APPLICATION GUIDANCE

Northgate Estate Agents

Tel: 01325 285 360 Fax: 01325 285 365

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

SECTION 4 – INCOME DETAILS - TO BE COMPLETED BY THE GUARANTOR

Employed for less than 12 months or changing employment? Complete Section 4.1
Self Employed? Complete Section 4.2

Status: Employed Self Employed Contract Retired Private Means

Company / Agency Name:

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Contact Name:

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 Address:

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 Postcode:

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Tel:

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 Fax:

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Mobile phone numbers are not acceptable

IMPORTANT
Within the income details please include regular commissions/bonuses in the Commission Income box; we will count 50% of this commission figure towards your total income. If you earn commission only, state the actual amount earned over the last 12 months; we will count 100% of this figure towards your total income.
In the Other Income box include only regular benefits that you are likely to be still receiving in 12 months time. We may consider up to 50% of this figure towards your total income.
Self-employed applicants should state their Taxable Income for the previous year.

Gross Basic Salary/Pension Per Annum: £

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 Gross Commission Income per Annum: £

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Other Income (Benefits etc.): £

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 Position Held:

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If you are making a contribution towards your rent please enter the monthly amount here: £

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Start Date:

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 Payroll, Service or Pension Number:

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Is the position permanent? Yes No What are the hours of the position? Full Time Part Time (25 hours or Less)

Are you aware of any reason why your employment may change within the next 6 months? Yes No

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

SECTION 5 – RENTAL CONTRIBUTION - TO BE COMPLETED BY THE GUARANTOR IF THEY ARE MAKING A CONTRIBUTION TO THE RENT

Amount you will be contributing towards the rent: £

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Monthly Outgoings: Please enter totals for all regular monthly commitments

Mortgage / Rent: £

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 Loans: £

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 Credit Cards: £

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Other bills: £

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 Other: £

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 Total: £

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SECTION 6 – CHECKLIST AND DECLARATION

I have provided all requested telephone numbers INCLUDING FULL DIALLING CODES

I have provided all requested addresses INCLUDING FULL POSTCODES

I have provided acceptable proof of residency (utility bill, council tax bill, mobile/telephone bill, credit card statement) which is no more than 4 months old

I have contacted all referees to advise them that LetsXL will be contacting them and have provided written authority where required

I/We hereby confirm that the information provided by me/us is, to the best of my/our knowledge, true and that the results of the findings will be forwarded to the appointed letting agent and/or the landlord and may be accessed again should I/we apply for a tenancy agreement in the future. I/we agree that LetsXL Limited (the Data Controller) may search the files of a credit reference agency which will keep a record of that search. I/We also agree that any search will be made on an 'opt in' basis. I/We also understand that no details of the search will be given to me/us by the letting agent and/or the landlord but I/we may request the name and address of the referencing agencies to whom I/we may apply for a copy of any information provided. I/We also confirm that, in the event of my/our defaulting on the rental agreement, any such default may be recorded with the credit reference agency and may affect any future application for credit I/we may make.

Sign & Date

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LetsXL may wish to contact you about other products and services related to lettings, if you do not wish to receive offers which we believe may be of interest to you please tick this box.

It is common practice for employers, previous landlords and other referees to request written authorisation from you before they will release information to us. The final page is an authorisation letter which we ask you to complete by inserting your name, full address and signature. We will use this letter only when requested by your referees.

Ref: Tenancy Agreement References requested from LetsXL Limited

Date: / /

I Your Name of Your Current Address

Your Current Address (continued)

hereby authorise you to release to LetsXL Limited information relating to my employment, income or previous tenancies.

Please respond promptly to facilitate processing of my current application for rented accommodation.

Thank you.

Yours faithfully,

Sign Here

Your Name