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## Cove Score



Summary based on credit &amp; background check results

## Credit Score



Sourced from Equifax

## Rent to Gross Income



Monthly rent as a % of monthly household income

## Monthly Debt



Total monthly interest payment

## Applicant's Information

First Name

Tim

Middle Name

Last Name

Brook

Date of Birth

1st-March-1995

SSN / SIN

642-\*\*\*-\*\*\*

Driver License Number

D6\*\*\*-\*\*\*\*-\*\*\*05

Phone

647-210-7775

Email

Harrybrook@gmail.com

## Applying For

Address

6021 Yonge St, North York, ON M2M 3W2

Length of Stay

3 Years

Price

\$2,500 /month

Landlord Name

Neil Grunberg

Landlord Email

neil@gmail.com

Landlord Phone

(416) 838-8993

Reason for Stay

Drawn by the city's cultural diversity, vibrant arts scene, and numerous recreational activities.

## Employment Information

Status: Employed

We verify employment and income through 250+ HR payroll integrations. This includes job details, supervisor contacts, and recent paycheque transactions, ensuring consistent income flow and rental payment ability.

Present Organization

ACME Carpentry

Organization Website

https://www.acmecarpentry.com

Position Held

Carpenter

Supervisor Name

Steve Smith

Supervisor Email

stevesmith@mail.com

Supervisor Phone

(555) 555-5555

Employment Years

3 years

Annual Income (annual pre-tax)

\$80,000

Household Income (annual pre-tax)

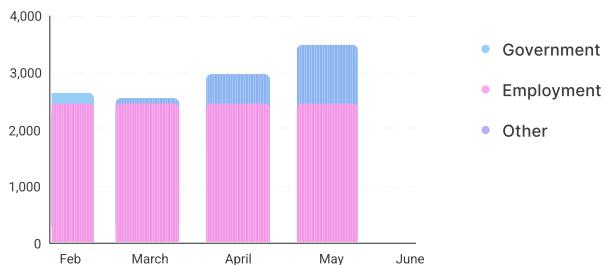
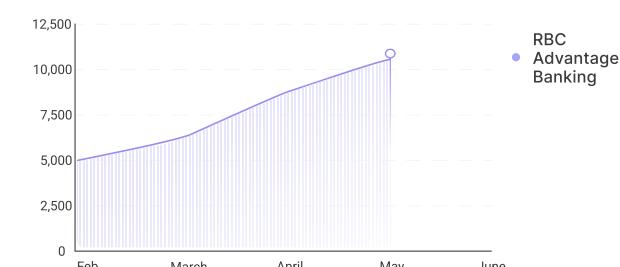
\$140,000



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## Financial Verification

We segment financial data to provide a clear view of stability. The Income Graph shows categorized sources (government, employment, other), and the Average Monthly Balance Graph tracks account balance growth, ensuring reliable rental payment capability.

**Income Graph****Avg Mo Balance Graph**

### Average Monthly Balance

Feb - 2024

\$5,000

Mar - 2024

\$7,000

Apr - 2024

\$9,000

May - 2024

\$11,000

## Behavioural Insights

This section evaluates the applicant's financial reliability by analyzing income, bank balance, paycheque stability, rent payment history, and risk indicators, ensuring a comprehensive assessment of financial stability.

**Recent Monthly Income Detected**

\$3,875.00

**Current Bank Balance**

\$11,000

**Avg Free Cash Flow**

\$1,875.00

**Paycheque Stability (6 mo)**

94.4% (Highly Stable)

**On-time Rent Payments**

24

**NSF (Non-Sufficient Funds) Count**

0

Late Utility History ⓘ

None

Notable Risks ⓘ

None

Self Employed

No

## Income Transactions

We verify paycheque transactions directly from payroll software and bank accounts. This ensures consistent income flow and timely rental payment capability.

Amount	Description	Date
\$1,937.50	Paycheck	13-05-2024
\$1,937.50	Paycheck	29-04-2024
\$1,937.50	Paycheck	15-04-2024



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## Background Record Search & Checks

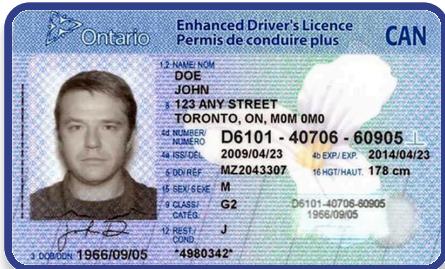
The Background Check searches over 110,000 databases across 180+ countries for criminal records, court decisions, negative press, and more. Verify details with the tenant for accuracy. The Equifax credit check and Background Check use different sources, so minor discrepancies may occur.

Public Court Records	<span>Cleared</span>	Global Sanctions Check	<span>Cleared</span>	Global Clearance Check	<span>Cleared</span>
Public Criminal History	<span>Cleared</span>	OFAC Scan	<span>Cleared</span>	Other Searches	<span>Cleared</span>
Fraud Watchlists	<span>Cleared</span>	Sex Offender Check	<span>Cleared</span>	Late Payment	<span>Low Risk</span>
Known Affiliations	<span>Cleared</span>	Early Vacancy/Eviction	<span>Cleared</span>	Disclosed Evictions	<span>Cleared</span>
Damage to Property	<span>Low Risk</span>	Disclosed Bankruptcies	<span>Cleared</span>	Fraud Scan	<span>Cleared</span>
Disclosed Convictions	<span>Cleared</span>	Legal Database Scan	<span>Cleared</span>	Known Affiliations Scan	<span>Cleared</span>
Rent Refusal Check	<span>Cleared</span>	Public Safety Check Scan	<span>Cleared</span>		

## Applicant Identity

We scan IDs from 180 countries, verifying multi-angle selfies and personal details. This deep check ensures authenticity, prevents fraud, and provides landlords with confidence in the applicant's identity.

ID Front



ID Back



Identifications Details

Name	Tim Brook
Phone	+1 647 922 1805
Email	tim.cook22@gmail.com
Address	123 ANY STREET, TORONTO, ON, M0M 0M0
Id Type: dl	I1 234562

Selfie (Left)



Selfie (Centre)



Selfie (Right)



Verifications

Selfie Liveliness Check	<span>Passed</span>
Face Match	<span>Passed</span>
Name/ID Match	<span>Mismatch</span>
Bank Name/ID Name	<span>Mismatch</span>

## Selfie Checks

Selfie Liveliness Check	<span>Passed</span>	Selfie Pose Detection	<span>Passed</span>
Selfie Multiple Faces Detection	<span>Passed</span>	Selfie Pose Repeat Detection	<span>Passed</span>
Selfie Suspicious Entity Detection	<span>Passed</span>	Selfie Public Figure Detection	<span>Passed</span>



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## Address history

We verify rental references and checks, confirming address history, landlord contacts, payment timeliness, and property condition, ensuring reliable rental backgrounds.

### Current Address

Residential status	Rent
Address	250 Wellington St W, Unit 1203, Toronto, ON, CA, M5V 3P6
Length of stay	June 2023 - May 2024
Monthly rent	\$2,500
Reason for moving	Moving closer to work
Landlord reference	Jennifer Cook
Landlord number	(416) 888-8848
Landlord email	jennifer@getcove.co

### Landlord reference

Reference received

Would rent to them again



Pays rent on time



Cleanliness



Did not damage property



#### Additional details

Great renter, wish they never left. Only issue was their partner being a little messy but wasn't a major issue.

### Previous Address

Residential status	Rent
Address	388 Prince of Wales Dr, Unit 1405, Mississauga, ON, CA, L5B 0A1
Length of stay	June 2022 - June 2023
Monthly rent	\$2,000
Reason for moving	Moving in with partner
Landlord reference	Eric Powell
Landlord number	(647) 789-8388
Landlord email	eric@hotmail.com

### Landlord reference

Awaiting response

Would rent to them again



Pays rent on time



Cleanliness



Did not damage property



#### Additional details

-

### Miscellaneous Details

#### Questions

#### Response

Do you own a car ?	
Do you have a pet ?	
Do you smoke ?	



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## Credit Summary

Powered by **EQUIFAX**

## Potential Negatives 1

- Good Credit Score

## Potential Negatives 0

- No Potential Negatives found

## Credit Score 778



Credit Check Errors Credit Check Warnings

## Addresses

ADDRESS	CITY	PROVINCE/STATE	COUNTRY	POSTAL CODE
3224 King Forrest Dr	Mississauga	ON	CA	L5K2J7
15 Windermere Ave	Toronto	ON	CA	M6S5A2
1151 Richmond St	London	ON	CA	N6A5B8

## Debt Summary

## Revolving Credit

Details	Amount
Total Balance	\$4,234.34
Max Limit	\$12,345.00
% of Credit Used	34.30%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/1/0
Monthly Payments	\$150.00
Number of Loans	3

## Other Credit

Details	Amount
Total Balance	\$2,567.89
Max Limit	\$10,000.00
% of Credit Used	25.68%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/0/0
Monthly Payments	\$75.00
Number of Loans	2

## Automobile Loans

Details	Amount
Total Balance	\$15,890.00
Max Limit	\$25,000.00
% of Credit Used	63.56%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/0/1
Monthly Payments	\$450.00
Number of Loans	1

## Other Debts

Details	Amount
Total Balance	\$8,450.00
Max Limit	\$20,000.00
% of Credit Used	42.25%
Past Due Amount	\$0.00
Late Payments 30/60/90	1/0/0
Monthly Payments	\$350.00
Number of Loans	2



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**Student Loans**

Details	Amount
Total Balance	\$4,234.34
Max Limit	\$12,345.00
% of Credit Used	34.97%
Past Due Amount	1
Late Payments 30/60/90	\$0.00
Monthly Payments	0/0/0
Number of Loans	\$58.00

**Mortgage Loans**

Details	Amount
Total Balance	\$12,345.00
Max Limit	\$50,000.00
% of Credit Used	24.69%
Past Due Amount	\$0.00
Late Payments 30/60/90	0/1/0
Monthly Payments	\$1,250.00
Number of Loans	1

**Trade-lines**

Credit Grantor	Payment Status	Date Opened	Date Reported	Account Type	High Credit	Balance Amount	Last Activity / Payment
650UT00024	Paid as agreed	09-01-2017	08-01-2024	Open	\$1,000.00	\$0.00	2024-07-01
MOBILITY	Paid as agreed	06-01-2022	08-01-2024	Open	\$500.00	\$0.00	2024-11-01
ROGERS COMMUNICATION	Paid as agreed	06-01-2020	01-01-2023	Open	\$1,200.00	\$0.00	2024-05-01
481B847975 BMO	Paid as agreed	10-01-2018	01-01-2024	Revolving	\$10,000.00	\$2,500.00	2024-01-01
INFINITE AVION	Paid as agreed	06-01-2023	01-01-2024	Revolving	\$15,000.00	\$1,325.00	2024-01-01
AMERICAN EXPRESS	Paid as agreed	05-01-2020	01-01-2024	Revolving	\$12,000.00	\$3,822.00	2024-01-01
CREDIT CARD	Paid as agreed	01-01-2022	01-01-2024	Revolving	\$8,000.00	\$4,367.00	2024-01-01
CREDIT CARD	Paid as agreed	05-01-2021	01-01-2024	Revolving	\$5,000.00	\$0.00	2024-01-01
VOLKSWAGEN CRED	Paid as agreed	11-01-2020	01-01-2024	Installment	\$25,000.00	\$4,815.00	2024-01-01

**Trade-lines (Cont'd)**

Credit Grantor	R Code	% Credit Used	Months Reviewed	Account Number	Past Due Amount	Payment Term Amount	Narratives
650UT00024	0-1	31%	31	887316183	\$0.00	\$0.00	Closed
MOBILITY	0-1	0%	3	927484756	\$0.00	\$0.00	Transferred
ROGERS COMMUNICATION	0-1	32%	32	475927486	\$0.00	\$0.00	Closed
481BB47975 BMO	R-1	0%	64	475947592748624786	\$0.00	\$10.00	Line of credit
INFINITE AVION	R-1	5%	7	862748647594759274	\$0.00	\$10.00	Monthly payments
AMERICAN EXPRESS	R-1	58%	45	475927486274864759	\$0.00	\$0.00	Monthly payments
CREDIT CARD	R-1	0%	72	274864759274864759	\$0.00	\$10.00	Monthly payments
CREDIT CARD	R-1	27%	39	227486475374864759	\$0.00	\$10.00	Monthly payments
VOLKSWAGEN CRED	0-1	19%	71	475927486	\$0.00	\$535.00	Lease account