



**An Agent's guide to online navigation for
Letsure Tenant Assessment Services
available at
www.eletsure.com**

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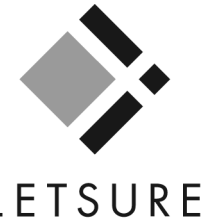


LETSURE

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Before using the service

Services available

Using Letsure's online service is the quickest way to start a Tenant Assessment application. Completing the details online generates an instant credit report and enables Letsure to start processing your tenant's details sooner. You can either submit the details yourself, from your desktop, or email an online form to the applicant to enable them to complete their own details.

However, we also have the more traditional fax-back service available. This guide explains where you can download the relevant paper-based application forms and how you can use eLetsure.com for online tracking when wishing to monitor the progress of your applications. Please bear in mind that at peak business times, particularly during the summer months, it may take several hours for Letsure to commence processing your fax-back applications.

Credit "footprints"

All credit enquiries carried out by Letsure leave a trace, or "footprint", on the applicant's credit file. These footprints are recorded as enquiries, which are distinct from actual credit searches, and will not affect the applicant's future credit rating.

Rental Affordability

Letsure will carry out a basic affordability check as part of the referencing service, which will be included on all interim and final reports. However, in order to avoid embarrassment or unnecessary applications, it is advisable to check the applicant's income against the proposed rental amount before submitting the application. An easy way to calculate affordability is to take the applicant's gross annual income and divide by thirty. This will give the maximum monthly rental that the applicant can afford.

Data Protection

Please note that data protection legislation only permits the agent submitting the application, and/or the landlord for whom they are acting, to see copies of the check carried out. The applicant may not be shown the reports compiled on them. Any applicant has the right to see a copy of the information held on them by writing to: The Technical Manager, Letsure Limited, 3rd Floor, Granite House, 31 Stockwell Street, Glasgow G1 4RZ. Such requests should be accompanied by the appropriate Letsure reference number and a cheque for £10.

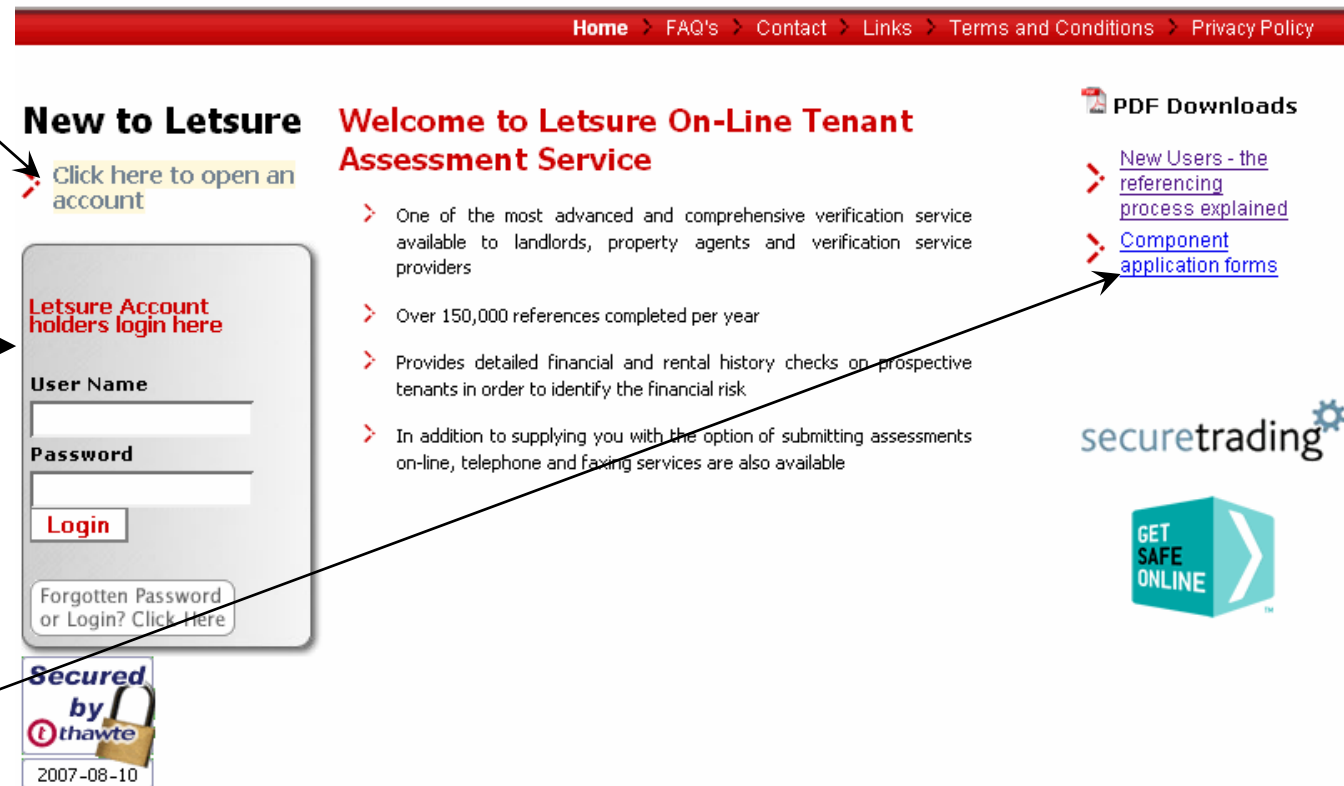
Starting an online assessment

1. Open a new browser session and go to www.eletsure.com.

2. If you do not have an account you can open one online by clicking here.

3. If you have an account set up please log in using your username and password. NB - the password given upon registering to use the system is a temporary one and will need to be changed the first time you log in. Just follow the on-screen prompts and proceed as normal.

4. If you would prefer to use the fax service, you can download the appropriate forms here.



Home > FAQ's > Contact > Links > Terms and Conditions > Privacy Policy

New to Letsure [Click here to open an account](#)

Welcome to Letsure On-Line Tenant Assessment Service

- > One of the most advanced and comprehensive verification service available to landlords, property agents and verification service providers
- > Over 150,000 references completed per year
- > Provides detailed financial and rental history checks on prospective tenants in order to identify the financial risk
- > In addition to supplying you with the option of submitting assessments on-line, telephone and faxing services are also available

PDF Downloads

- > [New Users - the referencing process explained](#)
- > [Component application forms](#)

Letsure Account holders login here

User Name

Password

Login

Forgotten Password or Login? [Click Here](#)

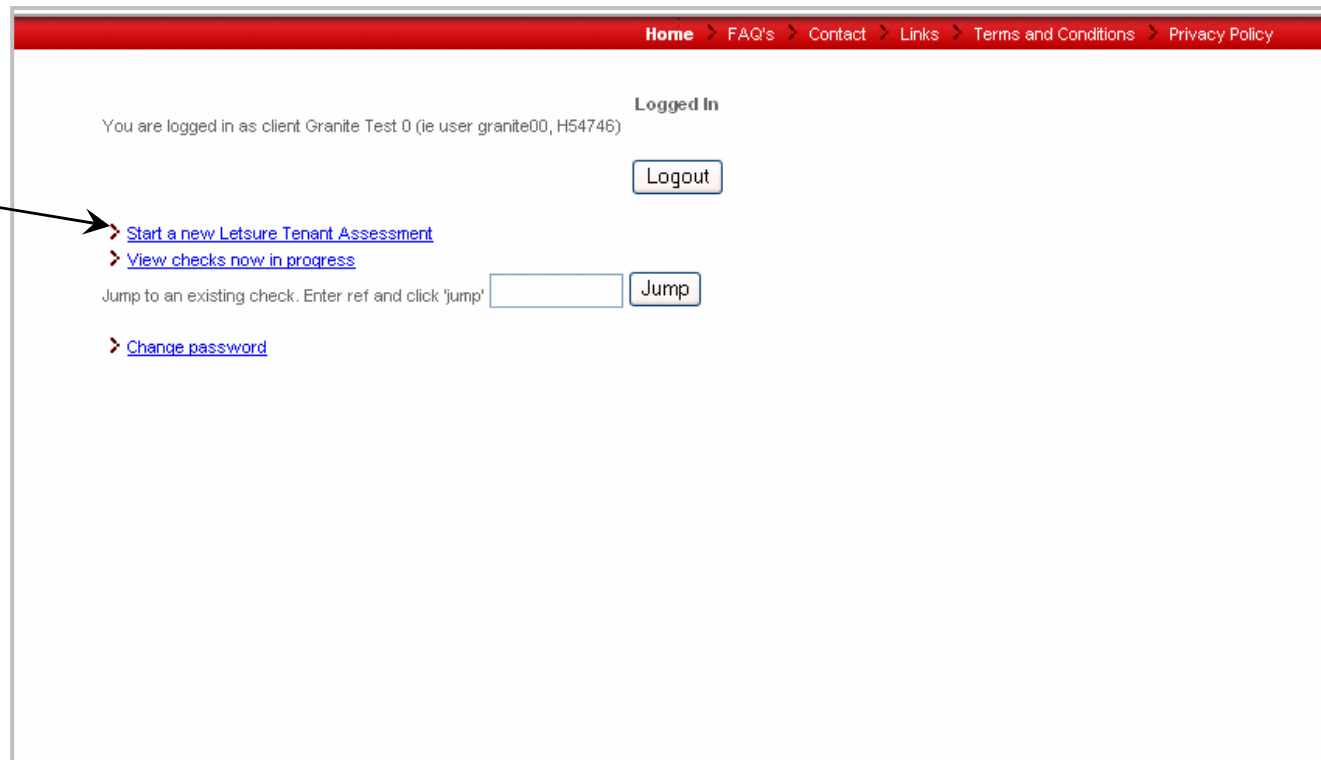
Secured by thawte
 2007-08-10

securetrading[®]

GET SAFE ONLINE

Starting the request

5. From the main menu, click [Start a New Letsure Tenant Assessment](#)



The screenshot displays the Letsure web application interface. At the top, a red navigation bar contains the following links: Home > FAQ's > Contact > Links > Terms and Conditions > Privacy Policy. Below the navigation bar, the user is logged in as 'client Granite Test 0 (ie user granite00, H54746)'. A 'Logout' button is visible. The main menu includes the following items:

- > [Start a new Letsure Tenant Assessment](#)
- > [View checks now in progress](#)
- Jump to an existing check. Enter ref and click 'jump'
- > [Change password](#)

A callout box on the left side of the screenshot points to the 'Start a new Letsure Tenant Assessment' link.

Initial data entry screen

6. Select the type of assessment required. Click on the item for an explanation of the contents.

7. Input the postcode of the rented property and click FIND. The full address will be displayed. Enter the house number, flat number or house name. Alternatively, key in the full address manually.

8. Enter the number of tenants, the rental amount, the rental payment period, the tenancy start date and the rental term.
NB – the start date does not affect the speed of the referencing service. It should be the date that the tenancy is due to commence.

9. Enter the details as shown for each applicant.
If you wish to send the form to the applicant to complete the rest of the details, enter their email address in the relevant field and click SEND E-MAIL TO TENANT.
If you are completing the details yourself, click INPUT DETAILS NOW and leave the e-mail field blank.

Check Type

Please select the assessment type from the list below. Click on the item for an explanation of the contents

[Tenant Comprehensive](#)

[Tenant Standard](#)

[Comprehensive Guarantor](#)

[Guarantor Standard](#)

[Comprehensive Tenant and Guarantor](#)

Property Details

To find an address, enter the Postcode, click 'Find' and then enter the house number or name and street if necessary.

Postcode House number Flat number House name

Street District

Town County

Rental Details

Tenants Rent monthly weekly Start date Rental Term


Tenant details

Title First name Middle names Surname Email

Confirmation screen

10. A confirmation number will appear to show that the assessment process has started. This reference number should be quoted when making any enquiries regarding the application.

11. If **SEND E-MAIL TO TENANT** was selected on the previous page, there is nothing further for you to do other than to advise the applicant to check their email.



The screenshot shows a web page with a red navigation bar at the top containing links: Home > FAQ's > Contact > Links > Terms and Conditions > Privacy Policy. Below the navigation bar, the main content area displays the following text:

Confirmation 2286450
The following tenant checks have been started :
Miss Christine Daae [Enter Details](#)
Mr Raoul De Chagny [Enter Details](#)

Click [here](#) to return to the main menu
Click [here](#) to [logout](#)

Two arrows point from the text boxes on the left to the 'Confirmation 2286450' heading and the 'Enter Details' link for Mr Raoul De Chagny.

12. If **ENTER DETAILS NOW** was selected click here and start entering the applicant's details. You will repeat this process if there is more than one tenant.

Completing the application form

1. Complete all the relevant fields on these pages. Failure to do so will result in delays with your application.

LS2452196

Agent: Granite Test 0
Contact: David Barr
Tel: 01415535600

Tenancy on:
31 Stockwell Street
Glasgow
Lanarkshire
G1 4RZ
Rent: £800 per month
Start: 21/08/2007

- ◊ Original Data
- ◊ Report Completion 1
- ◊ Report Completion 2
- ◊ Audit Trail
- ◊ Images
- ◊ Main Menu

This is the tenancy application form for

31 Stockwell Street	ID	2452196
Glasgow	Rent	£800 per month
Lanarkshire	Start	21/08/2007
G1 4RZ	For	Granite Test 0
	Tel	01415535600

Personal Details

Title	First name	Middle name(s)	Surname
Mr	Richard		Dodge
Date of birth (dd mm cyy)		Sex	
		Male <input checked="" type="radio"/> Female <input type="radio"/>	
Marital status			
May we contact the applicant by phone if necessary? <input type="radio"/> No <input checked="" type="radio"/> Yes			
Phone (daytime)		Phone (evenings)	
Phone (mobile)			
Email		Resend Email	
N/A			
Do any of the proposed tenants keep pets?			
<input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> Not known			
Do any of the proposed tenants smoke?			
<input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> Not known			
Will there be any children living in the property?			
<input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> Not known			
Postcode	House number	Flat number	House name
Street		District	

2. You can use the Additional Information box to provide additional contact details or any other information

3. Once you have completed all the details, check the consent boxes and press SUBMIT FOR REFERENCING. Your application is now in progress.

Employer Details

Company Name

Postcode House number Flat number House name

Street District

Town County

Contact Name Contact Job Title

Phone (daytime) Phone (mobile)

Email Fax number

Additional Information

Bank/Building Society Details (Current Accounts Only)

Sortcode Bank name

Account in the name of Account Number How long with this branch?

Do you have a cheque guarantee card? Yes No Not known

Consent

In connection with this application a search will be carried out with Letsure to check all or any of the application details which have been submitted. Letsure may carry out periodic checks on the conduct of your tenancy agreement with your landlord. This information may be shared with other organisations for the purposes of assessing tenant applications and services with your consent.

The applicant also expressly consents to Granite Test 0 passing the results of any such search or check to my prospective landlord/s for the purpose of assessing this application.

The Lumley Group and its agents may use your information to keep you informed by post, telephone, email or other means of its products and services, which may be of interest to you. If you do not wish your information to be used for these marketing purposes, please signify tick the box.

Online tracking of work in progress and retrieval of work completed:

1. Log in using your username and password as before. Click on [View checks now in progress.](#)

Logged In

You are logged in as client Granite Test 0 (ie user granite00, H54746)

> [Start a new Letsure Tenant Assessment](#)

> [View checks now in progress](#)

Jump to an existing check. Enter ref and click 'jump'

> [Change password](#)

2. This shows assessments in progress for the current month. To check old assessments, select the appropriate month from the drop-down box.

3. Tick box to view ALL assessments, including those completed. Assessments are listed in the order in which they were started, with the most recent at the top.

4. To sort any of the lists, click on the heading.

[Home](#) > [FAQ's](#) > [Contact](#) > [Links](#) > [Terms and Conditions](#) > [Privacy Policy](#)

Show progress for the month
 Show all checks

ID ref	Started	Reference	Applicant	Check Type	Client	Status	Links
2286421	30/06/2006	31 Stockwell Street	John Green	Tenant Comprehensive	dbarruat	Bureaued	Refs (2/0) Images
2286432	12/07/2006	31 Stockwell Street	Tester McJester	Comprehensive Guarantor	Granite Test 0	Started	Cancel
2286439	19/07/2006	1 Any Street	Annette Curtain	Tenant Comprehensive	Granite Test 0	Bureaued	Refs (1/0) Images
2286440	19/07/2006	2 Dark Side Of The Moon	Polly Pink	Comprehensive Guarantor	Granite Test 0	Bureaued	Refs (1/0) Images
2286441	19/07/2006	31 Stockwell Street	John Green	Tenant Comprehensive	Granite Test 0	Bureaued	Refs
2286442	19/07/2006	31 Stockwell Street	John Jade	Tenant Comprehensive	Granite Test 0	Bureaued	Refs Images
2286443	19/07/2006	31 Stockwell Street	Elizabeth Blue	Comprehensive Guarantor	Granite Test 0	Bureaued	Refs Images
2286444	20/07/2006	31 Stockwell Street	Richard Gold	Tenant Comprehensive	Granite Test 0	Bureaued	Refs (1/0)
2286447	20/07/2006	31 Stockwell Street	David Barr	Tenant Comprehensive	Granite Test 0	Bureaued	Refs (2/0)
2286449	21/07/2006	31 Stockwell Street	Test Test	Tenant Comprehensive	Granite Test 0	Started	Cancel Images
2286450	24/07/2006	34 Mansfield Street	Christine Daae	Tenant Comprehensive	Granite Test 0	Bureaued	Refs (1/0)
			Raoul De Chagny			Bureaued	Refs (1/0)

[Click to return to the main menu](#)
[Click to go to top of page](#)

5. Description of "status" and "links" is provided overleaf.

6. Key to headings:

ID Ref	The unique reference number for the assessment
Started	The date on which the assessment was started
Reference	The address of the proposed rental property
Applicant	The name of the applicant
Check type	The type of assessment requested
Client	Customer name
Status	The current status of the assessment (see 7 below)
Links	Use to cancel or view progress and activity (see 8 overleaf). Copies of references can also be obtained

7. Key to status

Created	The initial data entry page has been completed, but no details on the applicant have been input
Started	The applicant's details have been partially input but the application has not been submitted for referencing. You will receive notification by email of any incomplete applications. Please note that applications which are still incomplete after five working days will be automatically cancelled
Emailed	The application has been emailed to the applicant for completion
Bureaued	A credit check has been successfully carried out and the application is in progress



LETSURE

7. Key to status (cont.)

Captured	Application is in progress but credit check is unavailable as the bureau may be offline
Queued	Application is in progress but address(es) have been incorrectly submitted for credit checking purposes. Letsure will contact you to resolve any problems
Checked	Assessment is complete and a final report has been returned
Reviewed	Assessment is complete but has been re-visited post-completion. Applications can be re-opened and re-assessed within 21 days of the original submission date

8. Key to links

<u>Cancel</u>	The application can be cancelled. No charge will be incurred
<u>Images</u>	Faxed application forms, and references supplied by the applicant's employer and landlord referees can be viewed by clicking on this link. To view these you will require a "tiff" reader which can be downloaded free from www.alternatiff.com
<u>Refs (2/1)</u>	This indicates the reference progress. The figure on the left indicates the number of references requested; the figure on the right indicates the number that has been received by Letsure. You can click on this link at any time to check the progress of the references

Viewing progress of employer and landlord references

1. The Jobs are sorted by Start date - therefore new applicants will be at the bottom of the list

Home > FAQ's > Contact > Links > Terms and Conditions > Privacy Policy

Show progress for the month to date

Show all checks Refresh

ID ref	Started	Reference	Applicant	Check Type	Client	Status	Links
2286421	30/06/2006	31 Stockwell Street	John Green	Tenant Comprehensive	dbarruat	Bureaued	Refs (2/2) Images
2286432	12/07/2006	31 Stockwell Street	Tester McJester	Comprehensive Guarantor	Granite Test 0	Started	Cancel
2286439	19/07/2006	1 Any Street	Annette Curtain	Tenant Comprehensive	Granite Test 0	Bureaued	Refs (1/0) Images
2286440	19/07/2006	2 Dark Side Of The Moon	Polly Pink	Comprehensive Guarantor	Granite Test 0	Bureaued	Refs (1/0) Images
2286441	19/07/2006	31 Stockwell Street	John Green	Tenant Comprehensive	Granite Test 0	Bureaued	Refs
2286442	19/07/2006	31 Stockwell Street	John Jade	Tenant Comprehensive	Granite Test 0	Bureaued	Refs Images
2286443	19/07/2006	31 Stockwell Street	Elizabeth Blue	Comprehensive Guarantor	Granite Test 0	Bureaued	Refs Images
2286444	20/07/2006	31 Stockwell Street	Richard Gold	Tenant Comprehensive	Granite Test 0	Bureaued	Refs (1/0)
2286447	20/07/2006	31 Stockwell Street	David Barr	Tenant Comprehensive	Granite Test 0	Bureaued	Refs (2/0)
2286449	21/07/2006	31 Stockwell Street	Test Test	Tenant Comprehensive	Granite Test 0	Started	Cancel Images
2286450	24/07/2006	34 Mansfield Street	Christine Daae	Tenant Comprehensive	Granite Test 0	Bureaued	Refs (1/0)
			Raoul De Chacny			Bureaued	Refs (1/0)

Click to [return to the main menu](#)
 Click to [go to top of page](#)

2. Click on the "Refs" link of the applicant you wish to check

3. In this screen you can check the results of credit checks and all references. The contact details of the referees are displayed (next page), along with a history of notes detailing when the reference was chased and what action was taken to obtain it. (See notes on next page).

LS2452196

Agent: Granite Test 0
Contact: David Barr
Tel: 01415535600

Tenancy on:
31 Stockwell Street
Glasgow
Lanarkshire
G1 4RZ
Rent: £800 per month
Start: 21/08/2007

[Main Menu](#)

Report Completion Screen (1 of 2)

Tenant	Mr Richard Dodge
Tenancy on:	31 Stockwell Street Glasgow Lanarkshire G1 4RZ
ID	TV2452196
Rent	£800 per month
Share of rent	£800
Start	21/08/2007 for 12 months
Footprint	{85DE9424-0DCA-4336-ADD0-61FA7AA04F7F}

Voters' Roll Information

Ever listed at current address	No
Years at current address	N/A
Ever listed at previous address	N/A
Years at previous address	N/A
Decision	<input type="radio"/> Accept <input checked="" type="radio"/> Refer <input type="radio"/> Decline

Risk Information

Risk Score (Powered by Fair, Isaac)	42
Recommend Acceptance	<input type="radio"/> Accept <input type="radio"/> Refer <input checked="" type="radio"/> Decline

Linked Address, Identity & Fraud Information

Is the applicant confirmed as living at the address given?	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A
Is the applicant's date of birth confirmed?	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
Any adverse records at alternative or linked addresses?	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
Inferred/Potential alias?	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
	MR RICHARD DAEWOO
Recommend Acceptance	<input type="radio"/> Accept <input type="radio"/> Refer <input checked="" type="radio"/> Decline

Public Information Held

Number of Adverse Records	1
Total amount of CCJs	£7,000
Date of latest adverse record	13/06/05
Number of satisfied CCJs	0
Total amount still outstanding	£7,000

Employment References

Employment Status	Employed		
Company name	The Really Big Company		
Contact name	John Smith	Contact Job Title	Manager
Phone (daytime)	0171 822 4666	Phone (mobile)	
Email	jsmith@somewhere.co.uk		
Postcode	House number	Flat number	House name
<input type="button" value="Find"/>			
Street		District	
Town		County	
Salary	£20000	Payroll no.	
Position	Office Worker		
Has the applicant been employed by you for at least 12 months?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Is this applicant in permanent employment	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Is the applicants contract > the lease term	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Is the salary consistent with that supplied	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Is the position given by the applicant consistent	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Can you confirm the applicant's current address?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Not policy to state <input type="radio"/> Not Known
Recommend acceptance	<input type="radio"/> Accept <input type="radio"/> Refer <input type="radio"/> Decline		
Employer's request sent	Verbal Reply received? <input type="radio"/>		
10/08/07 16:14	Written Reply received? <input type="radio"/>		
Employer's reminder sent			
Employer's final reminder sent			
Previous Notes	Reference request received. Will reply on Friday 10/08/07 16:19 Letsure (David Barr)		
<input type="button" value="Save Notes"/>			

4. Every time the reference is chased, Letsure will update the notes advising of the status of the application



Example of the information returned in reports

Standard reports comprise a basic credit check; comprehensive reports contain additional reference information. The report components and their availability are itemised below.

1. Affordability is available on standard and comprehensive checks. However, since income is not verified on standard assessments, the affordability calculation is indicative only.

Affordability

Monthly rent < or = 40% of gross income	No
Monthly rent between 40% – 42% of gross income	Yes
Monthly rent > 42% of gross income	No
Suggested maximum monthly rental limit	£500
Decision	Refer

2. Each applicant is assigned a risk score from 0–99. Available on standard and comprehensive reports.

Risk Information

Risk score <small>(powered by Fair, Isaac)</small>	42	Decline
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3. Identity and address confirmation is available on standard and comprehensive reports.

Linked Address, Identity and Fraud Information

Is the applicant confirmed as living at the address given?	Yes
Is the applicant's date of birth confirmed?	Yes
Are there any adverse records at alternative or linked addresses?	No
Inferred/Potential Alias?	No
Any other warnings?	No
Decision	Accept

(cont.)



4. A voter's roll check is available on standard and comprehensive assessments.

Voters Roll Information	
Ever listed at current address?	Yes
Years at current address	2y 3m
Date registered on voters roll	20/10/03
Ever listed at previous address?	N/A
Years at previous address	N/A
Decision	Accept

4. A public information check on county court judgments, bankruptcies and voluntary arrangements is available on standard and comprehensive assessments.

Public Information Held	
Number of adverse records	2
Total amount of CCJs	£3,268
Number of satisfied CCJs	1
Total amount still outstanding	£1,002
Date of latest adverse record	01/04/05
Notice of Correction	No
Notice of Dispute	No
Bankruptcy Order/Voluntary Arrangement	No
Decision	Decline

(cont.)

5. A landlord reference is available on comprehensive reports only.

Landlord reference	
Was the Tenancy Address confirmed?	Yes
Was the Tenancy Term confirmed?	Yes
Were any arrears recorded?	No
Was high dilapidation recorded?	No
Would the landlord re-let to this tenant?	Yes
Decision	Accept

6. An employment reference is available on comprehensive reports only.

Employment reference	
Has the applicant been employed by the Referee for at least 12 months?	Yes
Is this applicant in permanent employment?	No
Is the applicant's contract > the lease term?	Yes
Are the salary details as stated?	No
Are the position details as stated?	Yes
Was the address confirmed?	Yes
Decision	Accept

7. An overall decision is available on comprehensive reports only. Reasons for the overall decision will be included where appropriate, along with any conditions pertinent to the application.

Decision	
Overall decision	Decline
Report Notes	
We are unable to accept this applicant due to the adverse credit.	