

TrueTenant

Individual-Screen Report

Report Generated : September 26, 2026, 9:40 a.m.

Hurontario Residences

🛏 2 Bed 🚿 2 Bath 🏠 Unit 1208



Robert Chen

Guarantor for Sarah Mitchell

Guarantor Acceptability



Acceptable

🔮 AI Generated Summary

This applicant presents a solid rental profile. Verified full-time employment with stable income comfortably covers the requested rent, and savings provide an additional cushion. A revolving account shows elevated utilization and one historical eviction record was found, both surfaced as flags below; identity is verified.



Savings / Investments

\$92,000

Verification Summary



ID Verification



Income Verification



Rent Verification



Court Records



Credit Report

Risk Flags & Alerts

Red Flags

- ▶ Previous eviction record found from 2019.

Yellow Flags

- ▶ Credit utilization above 60% on one revolving account.
- ▶ One late payment reported in the last 24 months.

Debt Summary

Monthly \$510

Total Owing \$14,600



Revolving Credit

62%

\$6,200 Balance

\$10,000 Limit

Monthly Payments
\$210

Past Due
\$120

Payment Status
On Time



Auto Loan

38%

\$8,400 Balance

\$22,000 Limit

Monthly Payments
\$300

Past Due
\$0

Payment Status
On Time



Student Loan

0%

\$0 Balance

\$0 Limit

Monthly Payments
\$0

Past Due
\$0

Payment Status
N/A

Bankruptcy & Insolvency

Total Owing -

Reported	Trustee	Assets	Liability	Status	Remarks
2019-05-12	Hoyes Michalos & Associates	\$4,200	\$23,800	Discharged	Discharged 2021

Collections

Total Owing -

Creditor	Date	Amount	Original	Status	Remarks
Pyxis Easyhome Ltd	2023-11-04	\$1,534	\$1,534	Open	Unpaid balance



Personal Details

First Name
Robert

Last Name
Chen

Email
robert.chen@example.com

Phone
+1 (416) 555-0190

Applied
June 3, 2026

Applicant Type
Guarantor

Guarantor For
Sarah Mitchell

Employment



Current Employment

Name

Northbridge
Insurance

Role

Senior Claims
Analyst

Annual Income

\$78,000

Tenure

3 years & 4 months

Employment Type

Full-Time

Company Phone

+1 (416) 555-0142

Work Address

105 Adelaide St W, Toronto, ON

Work Authorization
Status

Citizen

On Maternity /
Paternity Leave

No

Government
Assistance

No



Previous Employment

Previous Company

Aviva Canada

Role

Claims Adjuster

Annual Income

\$61,000

Tenure

2 years

Employment Type

Full-Time

Company Phone

+1 (416) 555-0177

Work Address

10 Aviva Way, Markham, ON



Additional Employment 1

Name

Weekend Tutoring
Co.

Role

Math Tutor

Annual Income

\$9,000

Company Phone

+1 (416) 555-0200

Work Address

Remote

Tenure

1 year

Employment Type

Part-Time

Living



Additional Notes

Looking for a quiet building close to the Cooksville GO station. Non-smoker, no roommates.

Credit Check Authorization

The Applicant hereby irrevocably consents and authorizes the Landlord and/or the Landlord's agent to obtain, review, verify, and exchange consumer and/or credit information relating to the Applicant, including credit reports, credit scores, and account status information, from any credit reporting agency or other source, at any time and from time to time, for the purposes of:

- (a) assessing the Applicant's eligibility for tenancy;
- (b) verifying the Applicant's ongoing suitability and financial responsibility during the tenancy, including periodic account review; and
- (c) enforcing the terms of any tenancy agreement, including the collection of any outstanding amounts, arrears, damages, or other debts owed by the Applicant.

The Applicant acknowledges and agrees that this authorization shall remain valid and in effect during the course of the tenancy and thereafter, for so long as any amounts remain outstanding or the Landlord has a lawful purpose related to the tenancy, including but not limited to debt recovery and collection activities.

The Applicant expressly authorizes the Landlord and/or the Landlord's agent to obtain updated credit information and to make such inquiries as may be necessary to locate the Applicant and/or enforce payment obligations in the event of default.