

TrueTenant

Individual-Screen Report

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

Hurontario Residences

🏠 2 Bed 🚿 2 Bath 📄 Unit 1208



Sarah Mitchell

👨‍👩‍👧 2 Children

🐾 1 Pet

🚗 1 Vehicle



🔮 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.



Rental Range Eligibility
\$1,800 - \$2,200



Move-in Date
August 1, 2026



Savings / Investments
\$18,400

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
Sarah

Last Name
Mitchell

Email
sarah.mitchell@example.com

Phone
+1 (905) 555-0184

Applied
June 2, 2026

Applicant Type
Individual



Household Details

Child 1
 DOB: March 14, 2018

Child 2
 DOB: September 2, 2021

Pet
 Cat, Weight: 4kg lbs

Vehicle
 CKTR 482 (Honda Civic)

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

Permanent Resident

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

Rental Status



Currently Renting

Landlord Name
David Okafor

Phone Number
+1 (647) 555-0123

Email
david.okafor@examp-
le.com

Current Rent
\$1,750

Rental Payment
Method
E-Transfer

Total Duration Lived
At Address
2 years & 6 months

Address
88 Absolute Ave, Unit 1604, Mississauga, ON

Have You Received
N4
No

Have You Received L1
No



Previous Rental

Previous Landlord
Name
Sandra Lee

Phone Number
+1 (905) 555-0111

Email
sandra.lee@example-
.com

Previous Rent
\$1,500

Rental Payment
Method
Cheque

Total Duration Lived
At Address
1 year & 8 months

Address
12 Hurontario St, Mississauga, ON



New To Country

New To Country
Yes

Date Of Arrival
February 20, 2021



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.