



Dear Applicant

There are a few things you can do to ensure that your reference is completed as swiftly as possible.

- Please write clearly and legibly, in capitals, as this ensures that your reference form is easier to read.
- E-mail address and fax numbers are very helpful in speeding up the reference process, so please supply these wherever possible, where they are not a required mandatory field.
- **Please sign the attached letter and hand this to your employer or accountant.** This means that they will be expecting our call and that they will have your permission to disclose information to us.
- There is also a letter for your current landlord/managing agent to advise them that FCC Paragon will be contacting them about your reference. Again, this means that they will be expecting our call and have permission to disclose information to us.
- You **MUST** produce two original forms of ID one of which must be photographic which the Agent will copy and retain for their files.
- Please note that if you are a foreign national you **MUST** provide your letting agent with original copies of any migrant/permits, worker registration certificates, indefinite leave to remain etc. The letting agent must then retain a certified copy of the original on their files.

Thank you very much for your co-operation.

FCC Paragon

Full Tenant Reference Application

Due to the confidential nature of the information supplied and required, we regret that no explanation will be given if we are unable to recommend a tenancy. You may however request the name of the credit reference agency searched. An administration charge may be payable with application. If references prove unsatisfactory or for any reason you withdraw your application, this charge may not be refunded in whole or in part.

IMPORTANT PLEASE READ THIS BEFORE COMPLETING

COMPLETE FORM IN FULL AND IN BLOCK CAPITALS

It is **VITAL** that all information requested is supplied. Missing information will result in this form **not** being processed.

NOT FOR USE WITH GUARANTORS
Use a Full Guarantor Reference Form.

Version 19.3

MISSING INFORMATION WILL RESULT IN DELAYS!

If your applicant is a foreign national you are strongly advised to validate an original copy of all work permits, visas, passports and other necessary documentation and retain a copy for your records.

FOR LETTING AGENTS USE ONLY

Agent Name Agency No
 Contact Name Service 48 Hour (3pm deadline) 24 Hour (12pm deadline) You must view and retain two forms of identification, one being photographic.

WARRANTY APPLICATION - AGENT USE ONLY

Do you require a Rent Protection and Legal Expenses Warranty? YES NO

Do you require a Section 21 Legal Expenses Warranty? YES NO

Do you require a Rent Protection and Legal Expenses Warranty + ? YES NO

If 'Yes', please note that you will be issued with a warranty for the same term as the tenancy ie. 6 months tenancy, 6 month of warranty.

Landlord Name Mobile No
 Address Landline
 Phone No
 Postcode

We the above named agent warrant that we are appointed by the person name as the Landlord for the matters concerning the property whose details are set out in Section 1 below.

Signature of Agent	Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

PLEASE NOTE ALL TENANTS ON THE TENANCY AGREEMENT MUST BE FULLY REFERENCED TO COMPLY WITH WARRANTY TERMS AND CONDITIONS
PLEASE NOTE THAT WARRANTIES CANNOT BE OFFERED ON OVERSEAS GUARANTORS

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1 DETAILS FOR PROPOSED PROPERTY

Property Address
 Postcode Property Type: Terraced Semi-Detached Detached Flat
 Property Rent £ Applicant's Share of Rent per Month £ Proposed Tenancy Start Date DD / MM / YYYY Rental Period (in months) No. of Bedrooms

2 APPLICANT'S DETAILS

Title (Mr, Mrs etc) Male Female
 First Name(s)
 Middle Name(s)
 Surname
 Marital Status
 Maiden Name
 Date of Birth DD / MM / YYYY Number of Dependants
 N.I. Number
 Are you known by any other names or aliases? YES NO
 Work Phone No
 Home Phone No
 Mobile Phone No

Is there more than one Tenant over the age of 18 moving into the property? YES NO

Are they to be referenced? YES NO

If YES, please supply name(s) below

Please supply ages of all other dependants under 18 years old in the additional information in Section 7.

Please note that a separate application is required per applicant if they are also to be referenced.

Nationality Please complete regardless of nationality

- If YES please supply details in Section 7.

Email Address

Do you require a work permit to work in the UK? YES NO If 'No', please say why not below?

(If 'Yes', you MUST produce original documents to your Agent who will copy)

To enable us to keep all pages of the application together please supply Applicants Name

Agent Number

Applicant Name

2.1 CREDIT HISTORY

Have you ever been issued with a county court judgement (CCJ)? YES NO

IF YES PLEASE SUPPLY THREE YEARS OF ADDRESSES. PLEASE CONTINUE IN SECTION 7 IF NECESSARY.

Are you or any intended occupants aware of any adverse credit history? YES NO

If Yes please provide details

An Anti Money Laundering search may be carried out as part of our tenant reference checks.

3.0 CURRENT ADDRESS & TENANCY DETAILS

YOU MUST PROVIDE 12 MONTHS OF THE MOST RECENT ADDRESSES AND RENTAL DETAILS

Property Address

Postcode Period at Address Years Months

I am: Property Owner With Family/Friends Renting **Complete section 3.1** Other

3.1 CURRENT LANDLORD / LETTING AGENT OR COUNCIL IF COUNCIL TENANT

Referee Name Landline

Referee Address Mobile No

Postcode Fax or Email

If you have been at the current address for less than 12 months complete section 3.2 otherwise proceed to section 4

3.2 PREVIOUS ADDRESS AND TENANCY DETAILS

I was: Property Owner With Family/Friends Renting Other

Previous Address

Postcode Period at Address Years Months

Referee Name

Referee Address

Postcode Phone No Fax or Email

(if your landlord is abroad you MUST provide a fax or email address)

I was: Property Owner With Family/Friends Renting Other

Previous Address

Postcode Period at Address Years Months

Referee Name

Referee Address

Postcode Phone No Fax or Email

(if your landlord is abroad you MUST provide a fax or email address)

4 EMPLOYMENT / INCOME DETAILS

MOBILE TELEPHONE NUMBERS ARE NOT ACCEPTED IN THIS SECTION OF THE APPLICATION

I am Retired **Please supply details of pension or other income. Please attach relevant forms and proceed to section 5**

Self Employed

Proceed to section 4.5

Unemployed

Student

Proceed to section 5

Employed

Proceed to section 4.2

Maternity/Paternity Leave From DD / MM / YYYY To DD / MM / YYYY

Proceed to section 4.2

Starting New Employment

Proceed to section 4.1

If you have a second current employment or regular income which you wish to be taken into account, please note ALL details in Section 7

To enable us to keep all pages of the application together please supply Applicants Name

Agent Number

Applicant Name

4.1 FUTURE EMPLOYMENT DETAILS

MOBILE TELEPHONE NUMBERS ARE NOT ACCEPTED IN THIS SECTION OF THE APPLICATION

Company Name		Employment Start Date	DD / MM / YYYY
Company Address			
Postcode	Company Landline Phone No	Fax No	
Is the address given above your place of work? YES <input type="checkbox"/> NO <input type="checkbox"/> If NO please provide details in Section 7			
Your Position		Annual Salary or Wage per Hour	£
Referee Name <small>(must be authorised to confirm salary and provide a reference)</small>		Contractual Hours	
Referee Position		Referee Email	
Employment	Temporary <input type="checkbox"/>	Permanent <input type="checkbox"/>	Fixed Term Contract <input type="checkbox"/>
If employed on a Fixed Term Contract, please specify duration			
			(if your employer is abroad you MUST provide a fax or email address)
			Please note if applicant is on temporary employment or a fixed term contract a guarantor may be required.
			Proceed to section 4.2

4.2 CURRENT EMPLOYMENT DETAILS

MOBILE TELEPHONE NUMBERS ARE NOT ACCEPTED IN THIS SECTION OF THE APPLICATION

Company Name		Employment Start Date	DD / MM / YYYY
Company Address			
Postcode	Company Landline Phone No	Fax No	
Your Position		Staff Payroll No	
Is the address given above your place of work? YES <input type="checkbox"/> NO <input type="checkbox"/> If NO please provide details in Section 7			
Referee Name <small>(must be authorised to confirm salary and provide a reference)</small>		Annual Salary or Wage per Hour	£
Referee Position		Contractual Hours	
Employment	Temporary <input type="checkbox"/>	Permanent <input type="checkbox"/>	Fixed Term Contract <input type="checkbox"/>
If employed on a Fixed Term Contract, please specify duration			
			(if your employer is abroad you MUST provide a fax or email address)
Please note if applicant is on temporary employment or a fixed term contract a guarantor may be required. Please supply full employment details for the last 6 months including any periods of unemployment or your reference will be rejected.			

4.3 PREVIOUS EMPLOYMENT / INCOME DETAILS

MOBILE TELEPHONE NUMBERS ARE NOT ACCEPTED IN THIS SECTION OF THE APPLICATION

Self Employed <input type="checkbox"/>	Proceed to section 4.5	Unemployed <input type="checkbox"/>	Student <input type="checkbox"/>	Proceed to section 5
Employed Full Time <input type="checkbox"/>	Employed Part Time <input type="checkbox"/>	Proceed to section 4.4		
Maternity/Paternity Leave <input type="checkbox"/>	To	DD / MM / YYYY	From	DD / MM / YYYY
				Proceed to section 4.4

4.4 PREVIOUS EMPLOYMENT DETAILS

MOBILE TELEPHONE NUMBERS ARE NOT ACCEPTED IN THIS SECTION OF THE APPLICATION

Company Name		Employment Start Date	DD / MM / YYYY
Your Position		Employment End Date	DD / MM / YYYY
Referee Name		Referee Position	
Company Address			
Postcode	Company Landline Phone No	Fax	
Referee Email			
			Proceed to section 5

4.5 SELF EMPLOYED DETAILS

MOBILE TELEPHONE NUMBERS ARE NOT ACCEPTED IN THIS SECTION OF THE APPLICATION

Self Employed From	DD / MM / YYYY	To	DD / MM / YYYY	Company Name	
Business Type				Company Address	
Website Address				Postcode	
Email Address				VAT Registration Number	
Are you:				Private Ltd Company <input type="checkbox"/>	Public Ltd Company <input type="checkbox"/>
Sole Trader <input type="checkbox"/>	Partner <input type="checkbox"/>	Director <input type="checkbox"/>	Share Holder <input type="checkbox"/>	Company Reg. Details	
			Date of Incorporation		
Do you have an Accountant? YES <input type="checkbox"/> NO <input type="checkbox"/>			If YES proceed to section 4.6	Your Income per Annum	£
If you complete your own accounts, please supply copies of your most recent 6 months personal bank statements.					

To enable us to keep all pages of the application together please supply Applicants Name

Agent Number

Applicant Name

4.6 ACCOUNTANT'S DETAILS

MOBILE TELEPHONE NUMBERS ARE NOT ACCEPTED IN THIS SECTION OF THE APPLICATION

Company Name	<input type="text"/>	Contact Name	<input type="text"/>
Address	<input type="text"/>		
Postcode	<input type="text"/>	Business Landline Phone No	<input type="text"/>
		Fax No	<input type="text"/>
Email	<input type="text"/>		
Is your Accountant:	Chartered <input type="checkbox"/>	OR Certified <input type="checkbox"/>	Registered Number (if known) <input type="text"/>

5.0 CHARACTER REFERENCE (This must not be a relative, joint tenant or a referee already supplied on this form)

Name	<input type="text"/>	Relationship	<input type="text"/>
Address	<input type="text"/>		
Postcode	<input type="text"/>	Contact Phone No	<input type="text"/>
		Fax or Email	<input type="text"/>
Character Reference: A reference will not be pursued however information collected here may be useful for Tracing or Debt Recovery in the event that your tenant defaults or absconds.			

5.1 NEXT OF KIN (Excluding Spouse and Joint Tenant)

Name	<input type="text"/>	Fax or Email	<input type="text"/>
Address	<input type="text"/>		
Postcode	<input type="text"/>	Landline Phone No	<input type="text"/>
		Mobile Phone No	<input type="text"/>

6.0 GENERAL QUESTIONS

Have you ever been evicted from a property?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details	<input type="text"/>	
	<input type="text"/>	
Have you at any time had a deposit in whole or part withheld?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If yes please give details	<input type="text"/>	
	<input type="text"/>	

7.0 ADDITIONAL DETAILS IF APPLICABLE

To avoid delays in your reference application, please make sure that you have fully completed this form before submitting it to your letting agent. Incomplete forms will be rejected and will take longer to process.

Please let your referees know that FCC Paragon will be contacting them to obtain a reference.

To enable us to keep all pages of the application together please supply Applicants Name

Agent Number

Applicant Name

8 DECLARATION

THIS FORM IS TO BE SIGNED BY THE APPLICANT ONLY

I confirm that the information supplied is to the best of my knowledge and belief, true. I have no objection to this information being verified by fair and lawful means, which will involve contacting referees supplied. The results of FCC Paragon's findings will be forwarded to the appointed Letting Agent and/or Landlord and may be accessed again should I apply for a tenancy agreement in the future. I agree that FCC Paragon may search the files of a credit referencing agency which will keep a record of that search. FCC Paragon may conduct a Money Laundering search with the same credit referencing agency. I understand that if any information within this application is found to be untrue it is grounds for termination of the tenancy under Ground 17 of the 1996 Housing Act.

I agree that the information I provide on this form and obtained from other relevant sources will be used to process my application for tenancy. If I succeed in this application and take up the tenancy I understand that the information will be used in the administration of that Tenancy Agreement, both internally and via external agencies, for example handling references. In the event that I remain in this property past the initial tenancy agreement period, I understand that it may be necessary to perform subsequent credit and Money Laundering searches. I hereby authorise my employer/accountant/pension administrator to provide details of my earnings and dates of employment to FCC Paragon for the purposes of completing this reference.

FCC Paragon may also use the information if there is a complaint or legal challenge relevant to this process. Details may be held for occasional debt tracing. FCC Paragon may check the information is collected with third parties or with other information held by them. FCC Paragon may also use or pass to certain third parties information to prevent or detect crime, such as fraud, or in other ways as permitted by law.

All information will be treated as confidential. If you are completing this electronically, you must complete your name in section 8. This confirms that you have read the declaration and agree to us processing your personal information. This does not apply to handwritten applications which must be signed by the applicant.

FCC Paragon may from time to time offer you other products and services in the future, please tick here if you do not wish to receive them.

By signing the application form, FCC Paragon will assume that you agree to the processing of sensitive personal data (as described above) in accordance with the Data Protection Act. It is an offence to falsify any information provided on your application form.

Applicant's Signature

Print Name

Date

You must provide two forms of identification, one being photographic, to your letting agent.

IMPORTANT

YOU MAY NEED CONTENTS INSURANCE COVER AS PART OF YOUR ASSURED SHORTHOLD TENANCY AGREEMENT. IF THIS IS NOT COMPULSORY WE STILL RECOMMEND THAT YOU TAKE OUT ADEQUATE COVER TO PROTECT THE PROPERTY CONTENTS.

Please find below set rates for Tenants Contents Insurance

Contents Limit	Standard cover	Inc Accidental Damage
£5,000	£80.00	£105.00
£10,000	£100.00	£130.00
£15,000	£120.00	£155.00
£20,000	£140.00	£180.00
£20,000+	Please call Paragon Advance on 0844 375 9604	Please call Paragon Advance on 0844 375 9604

**CALL PARAGON ADVANCE FOR A NO OBLIGATION QUOTATION ON:
0844 375 9604**

ALTERNATIVELY WE CAN CALL YOU, PLEASE PROVIDE THE BEST PHONE NUMBER TO CONTACT YOU ON BELOW:

PARAGON ADVANCE IS AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY.
OUR FIRM REFERENCE NUMBER IS 304595.

APPLICATION FORM: GUIDANCE & INFORMATION

IMPORTANT - Please ensure all of the below is on the application form before submitting.

- ✓ **General**
 - Form must be legible and clear and completed in blue or black ink
 - Letting Agent details completed and Warranty selected
 - Sign declaration and date
 - If a Smart Deposit Solution is required, please ensure you complete a Smart Deposit Solution application form
 - Please supply fax numbers and email addresses for referees where possible as these drastically speed up the referencing process
 - Please ensure you have provided and checked all postcodes before submitting as this will also speed up the processing time

- ✓ **Section 1 - Details for Proposed Property**
 - Property address and postcode
 - Rent per month
 - Tenancy start date
 - Rental period (in months)

- ✓ **Section 2 - Applicant Details**
 - Title, full name and aliases
 - National Insurance Number and Nationality
 - Marital status
 - Date of birth
 - Contact telephone numbers and Email address
 - Credit history
 - Email address

- ✓ **Section 3 - Address and Tenancy Details**
 - 12 months worth of addresses including if relevant:
 - Current Address details inc postcode
 - Current Landlord/Managing Agent details inc address, Referee contact details and landline number
 - Previous Address details inc postcode
 - Previous Landlord/Managing Agent details inc address, Referee contact details and landline number

- ✓ **Section 4 - Employment Details**
 - 6 months employment history including if relevant:
 - Future Employment details inc address, Referee contact details and landline number
 - Current Employment details inc address, Referee contact details and landline number
 - Previous Employment details inc address, Referee contact details and landline number
 - Self-Employed details inc company details and date self-employed from and to
 - Accountant details inc contact name and details and landline number

- ✓ **Section 5 - Personal References**
 - Character Referee contact details (cannot be a relative, joint tenant or referee already supplied on the form)
 - Next of Kin Referee contact details (cannot be a joint tenant or referee already supplied on the form)

- ✓ **Section 6 - General Questions**
 - Past rental history

- ✓ **Section 7 - Additional Details**
 - Other names or aliases and details (if relevant)
 - Continuation of address details (if necessary)
 - Continuation of employment history (if necessary)
 - Any second income details (if relevant)
 - Dependants date of births (if relevant)

- ✓ **Proof of Residency**
 - Your agent will require two copies of an original, dated utility bill, bank statement or any other dated official document that has been sent to your address within the dates given below
 - One dated within the last four weeks
 - One dated between the last three to six months

- ✓ **Alternative documentation**
 - In the event that we are unable to obtain an employment reference we may request alternative documentation to assess income



IMPORTANT MESSAGE FOR APPLICANT -

PLEASE COMPLETE AND PASS TO RELEVANT REFEREE

Dear Employer/Accountant,

FCC Paragon, one of the leading Tenant Referencing companies in the UK, has been requested to complete an assessment regarding one of your employees/clients.

To assist us with our assessment we will be carrying out some background and financial checks. Part of these checks involves confirming their financial details.

Below you will find a signed declaration from your employee/client, giving their permission for you to supply the information required.

I hereby consent to my employer or accountant to provide FCC Paragon with the information they require to process my application.

Applicant's Signature _____

Print Name _____

Date _____

Letting Agent Reference _____

One of our reference handlers will contact you soon in order to take a verbal financial reference, although a hard copy of the reference will still be requested.

Thank you very much in advance for your co-operation.

FCC Paragon



IMPORTANT MESSAGE FOR APPLICANT -

PLEASE COMPLETE AND PASS TO RELEVANT REFEREE

Dear Managing Agent/Landlord,

FCC Paragon, one of the leading Tenant Referencing companies in the UK, has been requested to complete an assessment regarding one of your tenants.

To assist us with our assessment we will be carrying out some background and financial checks. Part of these checks involves confirming their accommodation details.

Below you will find a signed declaration from your tenant giving their permission for you to supply the information required.

I hereby consent to my Managing Agent or Landlord to provide FCC Paragon with the information they require to process my application.

Applicant's Signature _____

Print Name _____

Date _____

Letting Agent Reference _____

One of our reference handlers will contact you soon in order to take a verbal accommodation reference, although a hard copy of the reference will still be requested.

Thank you very much in advance for your co-operation.

FCC Paragon