

Our reference checks come with FREE legal cover

We use an *Optimum* reference from *HomeLet* to verify new tenants because it gives you complete peace of mind. As well as checking information about the tenant, and speaking to the people who know them, it also gives Fenn Wright landlords a unique guarantee.

HomeLet is so confident in the level of their checks that they will guarantee to remove the tenant from your property if they fail to pay their rent.

A *HomeLet Optimum* reference will:

1. Check for any adverse credit history such as, bankruptcy, CCJs and court decrees.
2. Check if there are any previous names and addresses which the tenants haven't disclosed.
3. Check if there are any undisclosed credit history which is linked to their current and most recent homes.
4. Check that the banking details provided are for a genuine bank account.
5. Check against HomeLet's own Default Database – this may indicate whether the tenant has not been able to pay their rent in the past.
6. Conduct a Financial Sanctions check, to make sure that the tenant isn't registered to any of the Government's Asset Freezing lists – because this could mean they may be unable to pay their rent in future.
7. Speak to the tenant's previous Landlord or Managing Agent to ask them for a reference.
8. Check against up to three credit agencies lists.
9. Speak to the tenants employer to check they are earning what they say they are and that there is no reason their employment will be terminated at any time soon.
10. Reference Overseas Guarantors where relevant – perfect for those tenants with parents or relatives living abroad.

Remember, **for the first year of the tenancy, you will be protected by HomeLet's guarantee to remove the tenant from your property** if they fail to pay their rent – great news! Talk to us today to find out more.