



TENANT SCREENING REPORT

Residential Applicant Screening & Verification Summary

Report ID: YGL-2026-04471-VT
Property: 142 Lake Morey Rd, Fairlee, VT 05045
Prepared: Sept 14, 2026
Unit: Single-Family (3bd/2ba)
Applicant: Jordan T. Whitfield
Move-In: Nov 1, 2026

SAMPLE REPORT — FOR DEMONSTRATION ONLY. All names, addresses and figures are fictional.

Credit Report Summary

712

VantageScore 4.0 (est.)

GOOD

On-Time Pmts: 98% / 24 mo (1 late pmt, 30-day, Jan 2025)
Revolving Util.: 27% of available credit
Open Tradelines: 6 (2 revolving, 3 installment, 1 auto)
Monthly Debt: \$415/mo
Public Records / Collections / BK: None found
Income-to-Rent Ratio: 3.4x gross income (rent \$2,150/mo)

Criminal (Nat'l + VT): None found
Sex Offender Registry: No match
Eviction Records: None found
OFAC / Watch List: No match

Income Source & Asset Verification

Source 1 — Employment: Upper Valley Orthopedics, PLLC — Physical Therapist (3y 4mo)
Gross Monthly Income: \$7,300
Verification Method: Written VOE form + 2 most recent paystubs
Verified By: HR Coordinator, phone confirmation 9/12/2026
Source 2 — Additional Income: None reported on application
Account Type: Joint checking & savings
Institution: Coastal Vermont Credit Union
Verified Balance: \$18,400 (≈ 8.5x monthly rent)
Verification Method: 2 most recent bank statements + voided check
Relevance: Supplemental reserve; not required — employment income alone meets 3x rent guideline

Rental Reference Verification

Primary Reference — Current Landlord

VERIFIED

Landlord: Marion Solberg — Property Mgr
Property: 88 Post Mills Rd, Thetford, VT
Tenancy: Jun 2023 – Present, \$1,950/mo
Contact: (802) 555-0148
Q: Rent paid on time? **A:** Yes, every month.
Q: Violations/complaints? **A:** None.
Q: Rent to applicant again? **A:** Yes, without reservation.

Secondary Reference — Previous Landlord

VERIFIED

Landlord: Douglas Ferrin — Owner
Property: 27 Elm St #2, Lebanon, NH
Tenancy: Aug 2021–May 2023, \$1,450/mo
Contact: (603) 555-0173
Q: Rent paid on time? **A:** Yes; 1 pmt 5 days late (Dec '22), resolved.
Q: Move-out condition? **A:** Normal wear; full deposit returned.
Q: Rent to applicant again? **A:** Yes.

Follow-Up & Contact Log

Date	Reference	Method	Outcome
09/10	Primary (Solberg)	Phone	No answer; voicemail left
09/11	Primary (Solberg)	Phone	Callback received; verified
09/11	Secondary (Ferrin)	Phone	Reached directly; verified
09/12	Employer	Email/Phone	VOE returned; confirmed by HR

No discrepancies identified between application and reference statements.

Screener Notes

Application complete and consistent; both landlord references reached directly and corroborated payment history and tenancy dates. Employment income alone exceeds the 3x rent guideline and was independently verified via VOE and paystubs; verified bank reserves (≈ 8.5x monthly rent) further support ability to pay. No adverse credit, criminal, or eviction findings. One minor 30-day late payment (Jan 2025) on a non-housing account was not reflected in landlord references, suggesting an isolated incident.

Summary & Recommendation

RECOMMENDATION: APPROVE
Overall Risk Rating: LOW

Good credit standing with clean payment history • Both references independently verified • Employment income and verified assets both support rent obligation • No criminal/eviction/watch-list findings

This SAMPLE report uses fictional data for demonstration only and is not a real consumer report or tenancy decision. Yaggle Screening Services · sample@yaggle.example · Report ID YGL-2026-04471-VT