



Background Report

Summary

Candidate Information

Full Name	Ms Maria MUSTERFRAU
Date of Birth	31 Dec 1981
Address	35, Preville Court, 2 Naplin Road, London, E9 8TD, United Kingdom
National Insurance Number	PY852413D

Report Information

Report Prepared For	RiskReduct Limited
Reference	7
Date Submitted	25 April 2023
Date Completed	17 November 2023

Important – Please Read

RiskREDUCT uses its best efforts to ensure that the information presented in this report accurately reflects the truth at time of the report creation. We cannot be responsible for the accuracy or completeness of the information contained in this report, and assumes responsibility limited to accurately reporting the information as it appears from third party sources or is provided by a public office or agency from which the information was requested. By using the RiskReduct service you acknowledge your acceptance of these risks All findings contained within this report should not be a sole determining factor for making decisions with the above agencies.

Background Checks Included Within This Report:

Plan 1	Code	Completed	Status
1 Financial Integrity (Credit) Check	ECC0	Yes	

Financial Integrity (Credit) Check

Section 1: Name Searches

Are there any County Court Judgment or Insolvency data identified in the candidate record?

Yes

::Declared Names

#	First name	Middle name	Last name	Source
1	Maria		MUSTERFRAU	Declared by candidate

Section 2: Addresses declared

::Address list

#	Address	On Electoral Roll	Court and Insolvency information
1	35 Preville Court 2 Naplin Road London E9 8TD United Kingdom E9 8TD	-	No

Section 3: Address Links found at the Credit Reference Agency

::Address list

#	Address	On Electoral Roll	CCJ & IVA data	Source
No Data Found				

Section 4: Credit Score

Credit information below is derived from the candidates credit report. The banding displays your candidate's score relative to the United Kingdom population as a whole broken into 10 equal sized groups. Higher scores stipulates greater creditworthiness and good financial stability.

Your Candidates credit score is:

561

Band 1	Band 2	Band 3	Band 4	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10
0 - 536	537 - 545	546 - 553	554 - 559	560 - 565	566 - 571	572 - 577	578 - 584	585 - 594	595 - 999

Section 5: County Court Judgements

The number of CCJs (England, Wales and Northern Ireland) / Scottish Decrees :

1

Code	Date	Amount	Status	Court;	Address
57585894B	17 Nov 2023	£13,456.00	Active	Eastminster Court of Law	35 Preville Court 2 Naplin Road London E9 8TD United Kingdom

Section 6: Insolvency (England, Wales & Scotland)

The number of IVAs (England, Wales, Scotland and Northern Ireland)

0

Code	Date	Name	Status	Court;	Description	Address
No insolvency data found						

Section 7: Bankruptcy Orders (England, Wales, Northern Ireland) / Sequestration Orders (Scotland)

Bankruptcy Orders (England, Wales, Northern Ireland & Scotland)

Code	Date	Amount	Status	Court;	Address
No bankruptcy data Found					

Section 8: Notice of Correction (NOC)

Individuals have a statutory right to enter a Notice of Correction on their Credit report via the Credit Referencing Agency. A Notice of Correction is usually entered to explain disputes or provide a brief explanation of why negative information exists on the report.

Notice of Correction

1

#	Note
1	Notice of Correction text: "I would like potential creditors and lenders to note that the county court judgments and late payment history occurred due to a serious accident which meant I could not work for 18 months. This meant that I had to direct funds from other payments to meet my mortgage. My credit rating was very good prior to this incident. Arrangements have been made to re-adjust our monthly payments" – Signed xxx Bloggs 01 / 05 / 2013