

TENANT IDENTITY & SCREENING REPORT

# KYT - Sample Tenant Verification Report

Illustrative tenant screening output combining identity verification, affordability review, employment reference indicators and landlord recommendation.

## Proceed - medium risk

Identity checks were completed successfully and no major adverse concern was observed. Affordability is acceptable but references should be retained on file before tenancy execution.

DECISION

**PROCEED**

**Medium**

Tenant risk band

**2.8x**

Income to rent ratio

**Yes**

Identity authenticated

### Report Summary

Report ID	ONM-KYT-2026-00061
Generated	09 Mar 2026, 15:05 WAT
Property manager	Onmero Demonstration Account
Applicant	Grace Chidinma Eze
Proposed property	Flat 4, 12 Bourdillon Court, Ikoyi, Lagos
Monthly rent	NGN 450,000
Tenancy term	12 months
Recommended decision	Proceed - medium risk

### High-Level Summary

Area	Result	Comment
Identity authenticated	Yes	Submitted identity data, facial match and liveness review completed successfully.
Affordability	Acceptable	Declared monthly income supports the proposed rent with an adequate coverage ratio.
Employment reference	Positive	Employer information was consistent with the application in this sample case.

Area	Result	Comment
Landlord / residence history	Positive	No material tenancy concern recorded in the illustrative reference summary.
Fraud indicators	Clear	No significant inconsistency requiring decline was identified.
Recommendation	Proceed	Retain report and supporting documents with the tenancy file.

## Applicant and Property Details

Phone	+234 809 555 3174
Email	grace.eze@example.com
Current address	7A Fola Osibo Street, Lekki, Lagos State
Employer	Apex Health Systems Limited
Job title	Operations Lead
Net monthly income	NGN 1,250,000
Requested move-in date	01 Apr 2026

## Identity and Fraud Information

Check	Outcome	Comment
Name and DOB consistency	Pass	Application data aligned with the submitted document extract.
Document image review	Pass	No obvious tampering or text-region anomaly detected in the supplied document image.
Facial similarity	Pass	Strong similarity between selfie image and document portrait.
Liveness review	Pass	Evidence of live user presence was sufficient in this sample case.
Duplicate / reuse check	Clear	No duplicate submission concern identified.

## Affordability and Reference Indicators

Indicator	Result	Comment
Income to rent ratio	2.8x	Applicant monthly income is above the proposed rental obligation.
Employment confirmation	Consistent	Employment and role details were consistent with the submission pack.
Landlord reference	Positive	Illustrative prior-landlord note indicates rent was paid on time and property was returned in acceptable condition.

Indicator	Result	Comment
Address history	Stable	Current and prior address history did not present a material concern in this sample report.

**Recommendation Notes**

This sample format is designed to help landlords and property teams make a practical tenancy decision. It combines the identity and fraud presentation style used in digital verification reports with the high-level summary, affordability and reference orientation common in tenant screening reports.

**Final Recommendation**

Recommended outcome: proceed with standard tenancy documentation and file retention. If the landlord requires additional comfort, request further proof of address, guarantor documentation or income evidence prior to agreement signature.

SAMPLE REPORT  
ILLUSTRATIVE ONLY