

## ! HIGH RISK DETECTED

## TENANT INFORMATION

## CASE METADATA

Name: Michael Ross  
Scenario: Standard Employee

Case ID: SAMPLE-NIGHTMARE-2024  
Timestamp: 01 Jan 2026 01:05

## FORENSIC FINDINGS

Document Name	Status	Metadata Analysis
Bank Statements	FAIL	CRITICAL: PDF Creator: Adobe Photoshop CC 2024 (graphics editing software)
Income Documents	PASS	No issues detected

## FINANCIAL INTELLIGENCE

HIGH RISK TENANT - STRONG REJECTION RECOMMENDED: Applicant "Michael Ross" exhibits multiple severe red flags. Bank statement shows evidence of digital manipulation (Photoshop metadata). Rent burden of 52% significantly exceeds affordability threshold. Extensive gambling activity detected (Bet365, William Hill). Current balance of £420 is grossly insufficient for move-in costs of £2,400 (shortfall: £1,980). This applicant poses extreme financial risk.

## KEY FINDINGS:

- \* CRITICAL: Metadata modified by Photoshop CC 2024
- \* Rent Burden: 52% (Unaffordable - Exceeds 50% threshold)
- \* Gambling Keywords: Bet365, William Hill (Multiple transactions)
- \* Insufficient Funds: Balance £420 vs Move-in Cost £2,400

## CRITICAL VERIFICATION CHECKS

## IDENTITY ANCHOR (STOLEN DOCUMENT CHECK):

Status: VERIFIED  
Bank Account Holder: Michael Ross  
Income Document Name: Michael Ross  
Assessment: Names match across all documents - Identity verified

## LIQUIDITY CHECK (UPFRONT AFFORDABILITY):

Status: INSUFFICIENT FUNDS FOR MOVE-IN  
Current Balance: £420.00

Move-in Cost Required: £2,400.00  
Shortfall: £1,980.00  
WARNING: Tenant cannot afford the upfront payment

BEHAVIORAL AUDIT

AFFORDABILITY ANALYSIS:

Monthly Net Income: GBP 2,800  
Rent-to-Income Ratio: 52.0%  
Assessment: HIGH RISK - Rent burden exceeds 50% of income

LIFESTYLE RISK INDICATORS:

Gambling Transactions:  
- Detected: Bet365, Bet365, Bet365, William Hill

NEXT STEPS: ACTION GUIDANCE

CRITICAL: Multiple Red Flags Detected

Action Required:  
Immediately pause this application. Do not proceed with tenancy.

Guidance:  
This applicant presents extreme financial and behavioral risk across three dimensions: (1) Document Integrity - Bank statement shows digital manipulation via Photoshop, a critical red flag indicating potential fraud. (2) Affordability - Rent burden of 52% far exceeds the 35% healthy threshold. With a £420 balance and £2,400 move-in costs, there is a £1,980 shortfall that cannot be covered. (3) Behavioral Risk - Extensive gambling activity (4 transactions to Bet365, William Hill) suggests poor financial decision-making. This profile indicates acute risk of non-payment and property damage.

Important Note:  
Based on forensic analysis, this applicant does not meet basic affordability or document integrity standards. A manual identity verification override is not recommended. Consider declining the application or requesting certified documents and comprehensive financial statements.

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