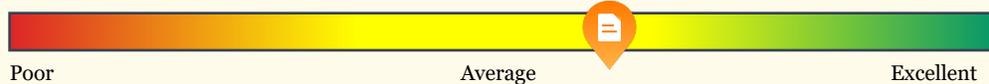


Property Title Research

Intelligence Add-on Report

1234 Sample Street, Anytown, PA 19000

TitlePin Investor Score

6.5
out of 10

Score reflects equity position, motivation signals, market exposure, and title complexity.

Equity analysis

EST. VALUE

\$485,000

OPEN LIENS

\$8,500

EST. EQUITY

\$187,000

LTV

61.4%Equity Level: **Moderate (38.6%)**

Deal analysis

Deal Analysis: Know Your Numbers, Make Your Money

When you understand every obligation, you can confidently structure a profitable deal.

MARKET VALUE

\$485,000

Estimated current value

TOTAL OBLIGATIONS

\$8,500

All debts & liens

POTENTIAL PROFIT

\$476,500

Before acquisition costs

Breakdown: Liens: \$8,500

With clear visibility into all obligations, this property presents a quantifiable opportunity. Factor in your acquisition costs and desired margin to determine your maximum offer.

Risk overview

Risk level: Low

This assessment is based on the presence or absence of distress indicators, debt encumbrances, ownership complexity, and data completeness across public records.

Owner profile

DEMOGRAPHICS

John A Doe & Jane B Doe

Age: 47 | Male | Married

Education: Graduate Degree

Occupation: Professional / Technical

FINANCIALS

Income: \$185,000

Net Worth: \$520,000

Properties: 1

Total Equity: \$187,000

Listing history

Status	Off Market (Sold)
List Date	2021-01-15
Agent name	Michael Thompson
Phone	(555) 123-4567
Email	agent@samplerealty.com

Signals summary

Distress signals

Active foreclosure	No
Preforeclosure	No
Notice of default	No
Notice of sale	No
Tax delinquency	Yes
Involuntary liens	Yes

What this means

- No foreclosure filings — no immediate distress timeline.
- Involuntary lien on record — must be resolved at closing.

Equity signals

High equity	No
Low equity	No
Negative equity	No
Free and clear	No

What this means

- Standard profile — no unusual indicators.

Ownership signals

Owner occupied	No
Absentee owner	Yes
Out-of-state owner	Yes
Corporate/LLC owned	No
Trust owned	No

What this means

- Absentee owner — often more motivated to sell.

Market signals

Currently listed	No
Recently sold	No
Failed/expired listing	Yes

What this means

- Standard profile — no unusual indicators.

Investment signals

Flip candidate	No
Cash buyer	No
Vacant property	No

What this means

- Standard profile — no unusual indicators.

Ownership complexity analysis

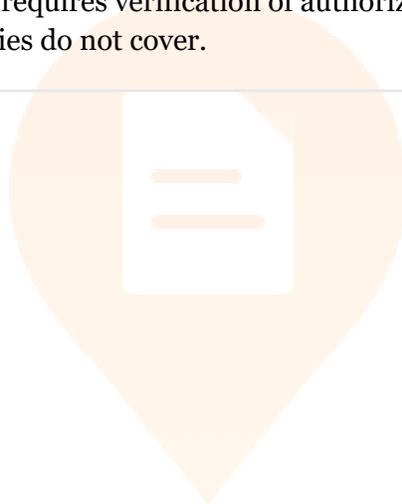
Complexity level: Low

What we observed

- Property has 2 recorded transfers — within normal range.
- All transfers involved individuals — simpler verification.
- No quit claim deeds — stronger buyer protections.
- Ownership for <1 year(s).

Why this matters

Complex ownership chains can delay closings, increase title insurance costs, and create disputes over authority to sell. Entity ownership requires verification of authorization, and foreclosure deeds may carry title risks that standard policies do not cover.



Flip analysis

Checks whether recent transfers suggest a quick resale strategy and associated risks.

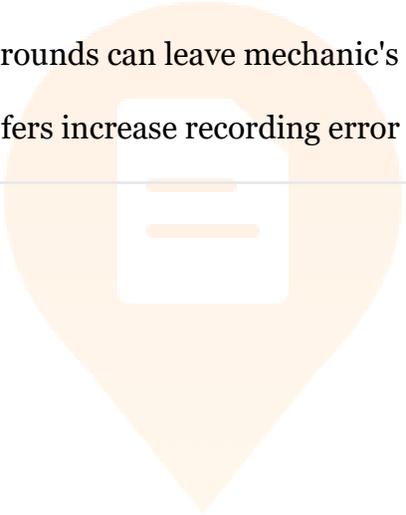
Flip detected: No

What we observed

- Holding period: N/A — no rapid turnaround.
- Mortgage recorded near purchase — buyer financed.

Why this matters

- Lender seasoning: Many require 90+ day ownership before financing new buyer.
- Undisclosed work: Flips may have unpermitted renovations.
- Unresolved liens: Fast turnarounds can leave mechanic's liens.
- Title continuity: Rapid transfers increase recording error risk.



Data confidence

Confidence level: High

Why this confidence level

- Deed history present — coherent ownership chain.
- Mortgage records present — loan history available.
- 1 lien(s) found — recorded claims on file.
- No foreclosure — property not in default.
- Tax records current — delinquency flagged.

Data confidence reflects record completeness, not a guarantee of outcome.



Key findings

- **Property shows distress indicators**

This property has 1 involuntary lien(s) totaling \$8,500, tax delinquency. These factors may create acquisition opportunities but require careful negotiation of payoff amounts and timeline constraints.

- **Existing debt considerations**

Current debt of \$298,000 across 1 position(s) indicates moderate equity. Factor payoff coordination into closing timeline.

- **Remote owner opportunity**

Owner resides at different address, which historically correlates with increased motivation to sell. Direct outreach may yield favorable negotiation dynamics.

Recommended actions

- **Clear involuntary encumbrances**

Obtain payoff letters for all recorded liens. Negotiate settlements where possible and budget for lien satisfaction at closing.

- **Validate data with primary sources**

Cross-reference key facts with county recorder, tax assessor, and any identified lienholders. This report synthesizes third-party data which may have timing delays.

- **Complete standard due diligence**

Proceed with property inspection, market comparable analysis, and title insurance procurement following standard acquisition protocols.

Legal disclosure and use limitations

This report is provided solely for informational and research purposes and does not constitute, and shall not be relied upon as, a substitute for a full title search, title insurance, legal advice, tax advice, valuation, or a professional appraisal.

Information contained in this report is compiled from public records and data provided by third-party data aggregators. Such records may be incomplete, delayed, inaccurate, or subject to change without notice. Data is aggregated from multiple sources and normalized into a common format, which may introduce timing delays, data gaps, or interpretive differences from original source documents.

TitlePin expressly disclaims any representations or warranties, express or implied, regarding the accuracy, completeness, timeliness, or current status of the information contained herein. No duty of care, fiduciary obligation, or advisory relationship is created by the provision of this report.

Users are solely responsible for independently verifying all material facts with original recording offices, courts, municipalities, title professionals, attorneys, or other qualified professionals before making any investment, legal, or transactional decisions.

Data availability and completeness vary by jurisdiction and record type. Certain matters—including but not limited to recent filings, pending litigation, unrecorded interests, off-record agreements, bankruptcy actions, municipal violations, and court orders—may not be reflected in this report. Recording and reporting delays between counties and data providers may range from days to weeks or longer.

Any analysis, categorization, interpretation, or commentary included in this report represents non-binding, opinion-based analytical assistance intended to support decision-making. Such analysis does not constitute a legal determination, guarantee, prediction, or assurance of outcome.

This report is licensed for use solely by the requesting party for internal real estate investment research and due-diligence purposes. Limited internal sharing with advisors, partners, or clients involved in the same transaction is permitted. Public redistribution, resale, republication, or use as a substitute for professional services is prohibited without prior written consent from TitlePin.

Use of this report constitutes acceptance of these limitations.

© 2026 TitlePin. All rights reserved.