

Property Title Research

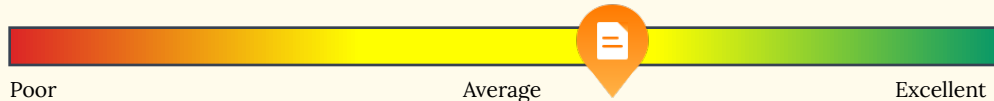
Intelligence Add-on Report

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

Demographics detail

Age	47
Gender	Male
Marital status	Married
Education	Graduate Degree
Occupation	Professional / Technical
Discretionary income	\$45,000
Household size	4
Homeowner/Renter	Home Owner
Investments	Personal,401K/IRA
Pet owner	Yes
Religious	No
Single parent	No

Owner portfolio detail

Income	\$185,000
Net worth	\$520,000
Properties owned	1
Total portfolio equity	\$187,000
Avg assessed value	\$425,000
Avg year built	2004

Owner contact information

Owner name(s)	John A Doe Jane B Doe
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Listing history

Status	Off Market (Sold)
List date	2021-01-15
Sold date	2021-03-15
Rental property	No
Agent 1 name	Michael Thompson
Agent 1 phone	(555) 123-4567
Agent 1 email	agent@sampler Realty.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.

Investor profile signals

Fix & flip candidate	No
Cash buyer	No
Inherited property	No
Tired landlord	No
Senior owner (65+)	No
For sale by owner	No
Listed below market	No
Active auction	No

What this means

- Standard profile – no unusual indicators.

Property condition signals

Vacant property	No
Vacant lot	No
Has HOA	Yes
Has HOA fees	Yes
Recently sold	No
Pending listing	No
Canceled listing	No

What this means

- Standard profile – no unusual indicators.



Building characteristics

Construction & style

Style	Colonial
Construction type	Frame
Exterior walls	Vinyl Siding
Interior walls	Drywall
Foundation	Poured Concrete
Roof type	Gable
Roof cover	Asphalt Shingle
Floor cover	Hardwood / Carpet
Building condition	Good
Building quality	Average
Effective year built	2004

Interior layout

Room count	8
Full bathrooms	2
Half bathrooms	1
Total building area	N/A
Basement	Full Finished
Basement finished	600 sq ft
Attic	None
Fireplace count	1
Pool	None
Patio	Concrete
Porch	Front Stoop

Garage & parking

Garage type	Attached
Garage spaces	2
Garage area	480 sq ft
Driveway	Asphalt

Systems

Air conditioning	Central
Heating	Forced Air
Heating fuel	Natural Gas
Water service	Public
Sewer	Public

Permit history

Permit records	No permit records on file
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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

No flip activity detected

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.

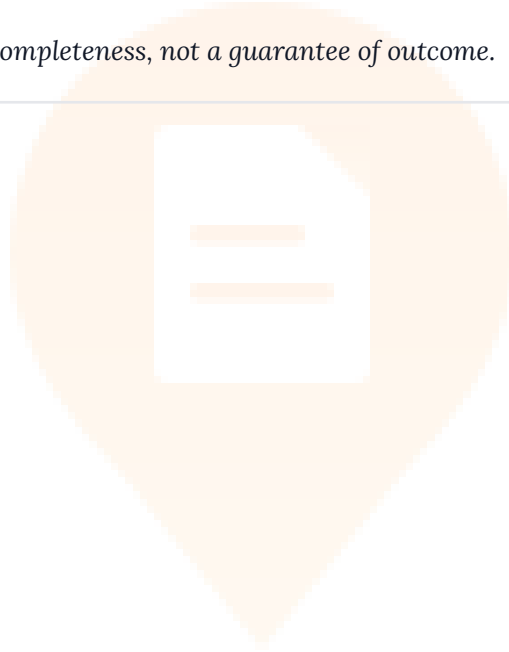
Data confidence

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.

Property risk flags

FEMA flood zone

Zone designation	Zone X
Risk level	Minimal flood hazard

EPA environmental

UST sites within 500 ft	None detected
Superfund sites within 1 mi	None detected
• Main St Service Station – 1100 ft	

Opportunity zone & broadband

HUD Opportunity Zone	Not designated
Broadband	Data temporarily unavailable

Neighborhood intelligence

Economic profile

Median household income	\$82,400
Total population	4,820
College-educated adults	38.7%
Unemployment rate (ACS)	4.1%
County unemployment (Dec 2024)	3.8%

Housing market

Median home value	\$318,000
Owner-occupied	71.2%
Renter-occupied	22.4%
Vacancy rate	6.4%

Rental income benchmarks (HUD Fair Market Rents)

Studio	1 BR	2 BR	3 BR	4 BR
\$1,025	\$1,148	\$1,396	\$1,762	\$2,034

HUD Fair Market Rents – FY2024. Section 8 voucher benchmarks commonly used to assess rental potential.

Market appreciation (FHFA House Price Index)

1-year appreciation (2024)	+5.8%
5-year appreciation	+31.2%

Source: FHFA House Price Index (county-level, quarterly).

Natural hazard risk (FEMA National Risk Index)

Composite risk rating	Low (Score: 14.2)
Highest hazard type	Winter Storm

Environmental burden (EPA EJSCREEN)

Environmental burden
percentile

23th nationally

Lower percentile = lower environmental burden. This area scores better than 77% of U.S. block groups.

Neighborhood data disclosure: All metrics are area-level estimates (census tract / county). Not property-specific. Not a substitute for professional environmental or market appraisal. Census ACS 5-Year (2022). HUD FMR. FHFA HPI (quarterly). FEMA NRI 2023. EPA EJSCREEN 2023. BLS LAUS.



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