

## Verification of Occupancy Report

06/02/2015

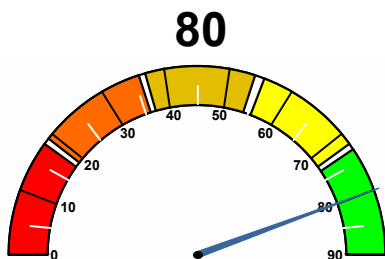
### Person Summary

Name	Current Address	County	Phone
PORTLEY, TIMOTHY J	3 MAIN ST NEWPORT, RI 02840	NEWPORT	401-841-9090 401-841-9000
SSN	DOB	Email	
111-00-XXXX	6/1966 (Age: 48)	PORTLEYTIM06@ROCKSTARMAIL.COM TIMOTHY.PORTLEY@YAHOO.COM TPORTLEY@BANKVOD.COM	

### Target Property Summary

Address	County	Property Type
3 MAIN ST NEWPORT, RI 02840	NEWPORT	Single family

### Verification of Occupancy Score



### Ownership Status and Property Type



#### Primary Residence

Subject owns the target property, and property is likely a primary residence

<b>Confirming Sources</b>	Target property is most recently reported by all three credit header sources and no public record sources	<b>Property Mailing Characteristics</b>	Mailing address and physical address of the target property match
<b>Address History</b>	Target address is the only recently reported address for the subject	<b>Prior Address Evidence of Move</b>	Subject currently owns the prior property and is currently reported for the prior address from non-property ownership
<b>Phone &amp; Utility History</b>	Sources reporting multiple utilities at the target address and a different address	<b>Prior Residents Move Evidence</b>	Prior residents sold the target property and either have a new address reported or have account opening searches in the last year at
<b>Property Ownership Status</b>	Subject or spouse own the target property and no other properties	<b>Occupancy Override</b>	Subject not reported as deceased at or before the input date, or subject not reported as incarcerated at the input date
<b>Identities Associated</b>	Subject has relatives or associated identities currently reported at the target address	<b>Other Owned Property</b>	Subject does not own target property or does not own additional property

Verification of Occupancy Report - Occupancy as of 06/02/2015

**Confirming Sources**

Most recent sources associating relationship or person to target property

SOURCE TYPE	FROM-TO	NUMBER OF RECORDS
Property Record	10/2003 - 1/2013	7
Consumer Reporting Agency 2	10/2003 - 3/2015	6
Consumer Reporting Agency 3	10/2003 - 3/2015	2
Consumer Reporting Agency 1	11/2003 - 5/2015	3
Voter Registration	11/2003 - 11/2012	3
Whitepages	11/2003 - 2/2015	2

**Phone & Utility History**

Phone & Utility history associated to the subject and subject property

Target Property Records

SERVICE TYPE	REPORTED SUBJECT	SERVICE CONNECT DATE

Subject Records

SERVICE TYPE	REPORTED ADDRESS	SERVICE CONNECT DATE
Phone	3 MAIN ST NEWPORT, RI 02840	6/2008
Phone	3 MAIN ST APT 1 NEWPORT, RI 02840	6/2008

**Other Real Estate Owned**

Current Properties

#	ADDRESS	PURCHASE DATE	STATE	PROXIMITY TO SUBJECT PROPERTY
1	3 MAIN ST NEWPORT, RI 02840	4/26/2002	RI	0.0 miles

**Identities Associated with Target Property**

Identities Associated with Target Property

NAMES	FROM-TO	ASSOCIATION TO SUBJECT
PORTLEY, TIMOTHY	3/2000 - 3/2015	Subject
DOE, JANE	10/2003 - 3/2015	Spouse

# BankVOD Verification of Occupancy

*Description of individual sections and data sources/attributes are as follows:*

## **Person Summary:**

Access the best current Name, Address, Phone, County, Social Security Number, Date of Birth and Email available for input subject.

## **Verification of Occupancy Score:**

Streamline investigations with an easy-to-interpret 0 - 90 score that summarizes the weight of evidence the subject occupied the target property at a specific point in time. Higher scores typically correspond to higher confidence that an individual occupies a property.

70, 80 & 90 – High confidence of occupancy with little risk

40, 50 & 60 – Medium risk, we see association to the property with more than just property records but not enough information to classify as low risk

10, 20 & 30– High risk with little confidence they occupy

## **Ownership Status and Property Type:**

The Ownership Status and Property Type indicates if the subject owns the property and whether it is vacant, an investment property, a second home or owner-occupied.

Reduce research time and quickly identify areas of higher risk. The red alert icons indicate areas that most negatively affected the score.

## **Confirming Sources:**

The Confirming Sources section contains the identifying credit header and public record data sources found to support occupancy evaluation. From-To dates list the first and last seen dates from each reporting source.

## **Phone and Utility History:**

Determine utilities found attributed to the subject and the target property.

## **Other Real Estate Owned:**

Find other real estate owned by the subject and identify the distance in relation to the subject property.

## **Identities Associated with Target Property:**

Identify identities associated with the target property. This section returns identities and their relationship to the subject.