

Skip Tracing: Understanding Data

ARA Continuing Education Webinar
Wednesday, September 24th | 2 pm ET



ARA CPE

Presenter

My name is James Waldron

Active in Asset recovery for over 25+ Years

Licensed Private Investigator

Licensed Automotive Locksmith

Founder repossession agency

American Recovery Association member



Agenda

Cost effective, collateral locating

Basics of data

Utilizing Technologies

Note: Laws may vary in some cases state to state. Please verify compliance

Types of skips

Unintentional skip – Not intentional, they did not update information. Often not trying to hide

Intentional skip – Move often, intention is to deceive and evade.

Agency Skip – Created by wrong notes / assumptions / mis-information

Criminal Intent – Fraud, often 1st payment default, false or misleading information

Additional information for skip tracing compliance is available thru ARA Compliance program



Signs of a skip – What to ask your client



Payments coming from other names than the customer



Payments coming from different locations



Returned mail (Note: Forwarding service is important)



Bad or outdated / changes in contact information



Employment no longer valid? / location change



Vacant or no longer at physically at provided address



Location data not at the given address



“Knock door on first run”



Skiptracing

The thrill of the chase



Where to begin

- The best place to start is at the beginning.
 - MAKE SURE THE LIEN IS VALID
 - Credit application
 - References
 - Insurance
 - Contact information
 - POE – Type of work they do?
 - Location history – GPS / LPR
 - ACCOUNT NOTES



Tools to find information on your Debtor / Collateral



SOCIAL MEDIA



DATA BROKERS



OTHER VEHICLES
/ DRIVERS



REPORTING
ADDRESSES



CO-LIVING
“Couch Surfing”



a red violet company



Data reporting: Regionally some data brokers may be better than others

Utilizing vehicle locate data

Look for patterns in GEO locations

- Historical data – Holidays, Birthdays, events
- Repeat locations by day / time
- Address cross with any references or associates

Using data to drive better recoveries:

Data is solid but customer does not have the vehicle

Utilize data to target best possible asset location

Always re-check on information. GPS may start working again. New LPR, Newer reporting information, Re-registered etc.

Digesting the data

Newest reporting may be an overlap.

- Collections sometimes may trigger current reporting. “Current” address may be years / months old
- Look for newer reporting address and cross with known information:
- Shared addresses – People / Assets
- Reported evictions, and judgements
- Child Support / Divorce filings
- Reporting address – Landlord verification
- Utility reporting
- Check address for validation

Address report for John A. Smith

123 Main street Las Vegas, NV (02/16/2004 – 04/23/2025)

624 West Ave Miami, FL (09/02/2018 – 02/07/2025)

3570 S. Las Vegas Blvd Paradise, NV (04/25/2025 – 04/25/2025)

123 Main Street Las Vegas, NV (11/07/1997 – 06/18/2001)

5269 Debtor Street Tr #624 Dallas, TX (04/22/2023-08/04/2024)

5269 Debtor Street Tr # 214 Dallas, TX (07/02/2024-04/25/2025)

624 Debtor Street Apt #5269 Dallas, TX (04/19/2024-05/17/2024)

566 SE 3rd street MPB# 12037 Miami, FL (10/17/2018-11/07/2024)

Things to note

- Not everything reporting current is valid / solid information
- Overlap addresses that are old and often keep reporting new.
- Address where customer moved at the same address.
- Jr / Sr – Same names overlap often.
- One time reporting address
- Long reporting addresses may be the parents.
- Try and get second verification before deploying field agents.
– Too much info can also be bad.

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Indirect information

Insurance information

- Mailing and garaging address
- Other vehicles
- Other listed drivers

DMV / DL / Lic. records

- DL / State license records (DL / Professional)
- Other vehicles registered to debtor / listed parties

New POE information showing – (Employment)

Criss cross addresses

- Individual(s) that may have shared addresses with debtor
- Vehicle reports
- Credit reporting – Regional / Location – New tradelines
- Poss. Spouse, Ex, or in-laws
- Phone numbers / Email addresses

Social Media



Look – Do not interact

Search social media for customer and known associates

Note locations – Background, tag numbers etc

Who else is “tagged” often

Tagged individuals have common alignments?

New friends or followers

Trends or patterns

Simple (google) search of name / related information

Look and Search Images – Use AI image search

Tools to find your asset

Locating your collateral

Notifications

Insurance

Tow logs – Local P.D / Tow co. – PPI/Repo

LPR / GPS DATA

Vehicle service data

DMV

Parking tickets / Violations search / Permits

Open records requests

Some platforms cost nothing!!!!



Useful links for free searches

FREE search sites to locate towed or ticketed vehicles:

- Autoreturn.com (Several states, and cities nationwide)
- Findmytowedcar.com (Houston)
- https://nycserv.nyc.gov/NYCServWeb/PVO_Search.jsp (NYC)
- <https://webapps1.chicago.gov/vehiclesearch/> (Chicago)
- <https://web.atlantaga.gov/impv/> (Atlanta)
- <https://www.opglaviic.com/> (Los Angeles)
- [https://www.seattle.gov/courts/tickets-and-payments/find-my-ticket-info-\(Seattle\)](https://www.seattle.gov/courts/tickets-and-payments/find-my-ticket-info-(Seattle)) King co. has one as well
- <https://denvergov.rmcpay.com/> (Denver)
- <https://wmq.etimspayments.com/pbw/include/sanfrancisco/input.jsp> (San Francisco)
- <https://dotnet.slcgov.com/Finance/CivilCitation/CivilPayment?am=False> – (Salt Lake City)
- <https://austin-portal.ecourt.com/public-portal/?q=node/412> (Austin)
- <https://www.nicb.org/vincheck> (Nationwide VIN check for Salvage)
- Know the asset you're looking for:
 - <https://vpic.nhtsa.dot.gov/decoder/> (Search detailed VIN decoder – Great for specialty units)

Note: Towed vehicle and parking ticket searches, may be on different searchable sites even in the same city / county / state. Info given may vary.



GEO Location Data

- Major finance companies are utilizing vehicle internal accessories
- Social media tags
- GPS Device Data
- LPR Data



License Plate Recognition

- License plate recognition (LPR)-
- Nationwide LPR – check geo locations of scans
- Review GEO tags, and be aware of what is nearby
- Not all give exact location – GPS Signals bounce
- Look for patterns in the data
- Moving hits help generalize collateral movement
- Note day / Night scans – POE / Home scans in CP
- Utilize cameras to scan general areas to locate skips



AI – The new frontier

A.I. skip tracing

VIN Monitoring

Impound monitoring

LPR / Geo code history

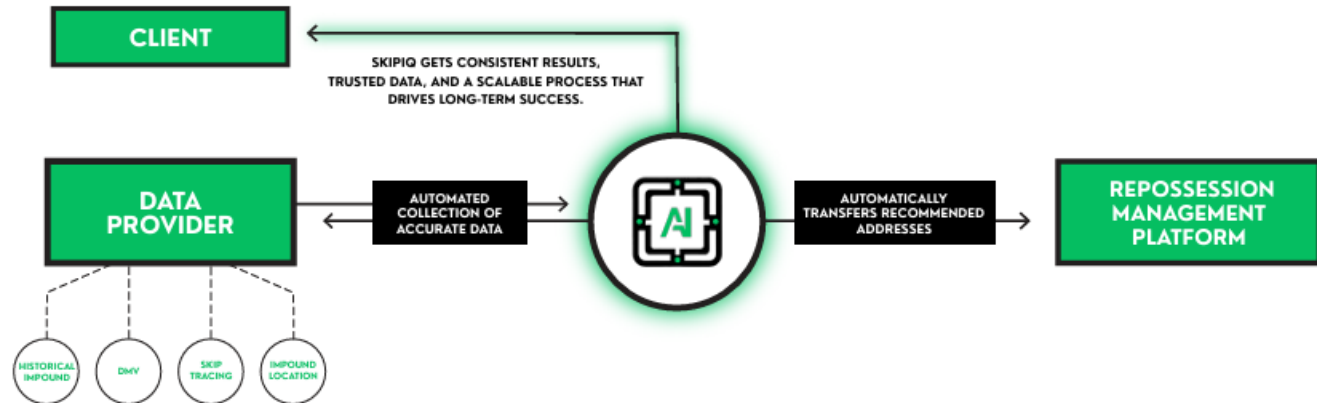
Custom alerts / settings

Skip tracing automation

LPR hit – repo automation

SKIPIQ

AutoSquared.AI's SkipIQ eliminates manual searching inefficiencies while delivering more consistent, efficient results. This means higher recovery rates, improved network satisfaction, and the competitive edge needed to stay ahead in today's market.



AI programs are fairly new to many industries, including our space.

Still a work in progress for many companies / platforms

Utilize API's that may be offered – Automate processes to search data

AI is fairly new. Use only reputable company if building your own program.

USE CAUTION – AI scammers PII / Data / \$\$\$



Switch it up

When you can not find the debtor, it may be time to call in a professional.

Skip-trace firms are dedicated to finding location of the debtor.

Their sole focus is skip tracing and they are paid to locate.

New driver / recovery agent / case manager can also sometimes helps.
New eyes, fresh focus.

General coverage area – Ensure the coverage area offered is something that your agency can maintain quality standards and run effectively.



Note: Private Investigators are often expensive. Skip tracers are less expensive, and often collateral recovery focused.

Lender: Out of area agent needed?

Time for the repossession?

Need out of area repossession agency?

Additional agent in your area?

Do not dual assign in the same area

Do not use social media or google search to find a repo agent. Use a reputable and compliant agent.



INTERNATIONAL
AND LOCAL
NETWORK OF ASSET
RECOVERY
PROFESSIONALS



INSURED / BONDED,
AND COMPLIANT
REPO / SKIP
AGENCIES



SKILLED AND
DEDICATED TO
FINANCE
COMPANIES NEEDS



STRONG NETWORK
THAT CAN GUIDE
YOU ON YOUR
NEEDS



STATE GUIDE ON
WHAT TO DO IN
REPO SITUATIONS



WWW.REPO.ORG
FREE DIRECTORY

The human side of skiptracing

- Often there is always a small truth to a lie. Always note details of information given. Note everything, even when it is believed to be untrue.
- Balance your challenges – “Push and pull” may vary from debtor to debtor.
- Bad / Good. – Be positive, be the good agent they may want to surrender
- Listen – Take a pause in the conversation intentionally
- Filing times – Taxes / DL / Voter Registrations / Changes to force reporting
- Listen - Sometimes your debtor wants to be heard. In some cases, information may also give that was not intended to be told.
- Be firm, fair, and realistic to the debtor situation. Drive towards resolution.
- Remember your end goal: Resolve the assignment



Complex to simple – Remember the end goal

Skip resolution may be a simple contact and request / demand for collateral pickup.

Data searches – Keep at it.

Prioritize and Door knock address.

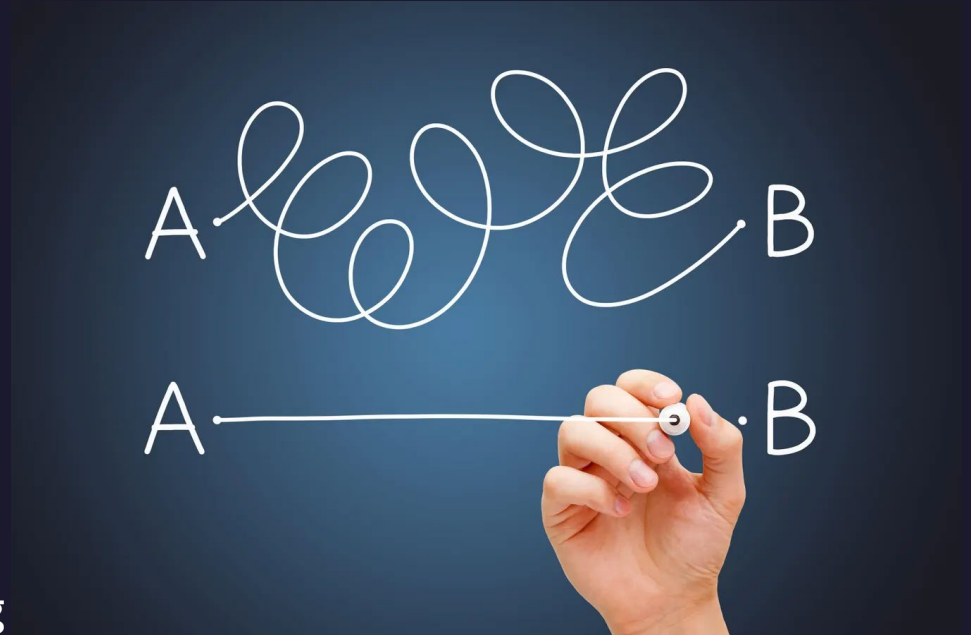
Mail letters

Listen to the debtor. Talk thru the situation and guide resolution

Invalidate bad addresses

Lenders: Offer settlement in return for collateral - Something vs. Nothing

Go legal – Legal demand letter, replevin



Reverse skip tracing – Sharpen your skills



- Hard core skip located / Recovered?
 - Review address reporting
 - Anything overlooked or missed?
 - Customers often “brag” – Listen to them
 - Steps to improve faster upon to yeild results

Repossession agencies

Repossession – To take back ownership / possession

(FYI: IT IS NOT THE AGENTS JOB TO SKIPTRACE)

Important to note that many agents do some skip tracing to push recoveries.

Increased cost and low margins means many agents must keep focus on collateral recoveries.

- Work with your client and communicate with them by means of status updates. Push clients for additional information they may have access to. (Credit reporting, LPR, Lender locate reports)
- Lenders / clients: Encourage and incentivize repo agencies for resolution of assignments. Incentive pay to be paid to the actual repo agency
- Repo Agencies - Consider resolution fees to your field agents upon success. Often this encourages door knocks and drives results beyond just that of just recoveries.
- Agents / Lenders – Track results, consider compensation

Learn, Innovate, & adapt





ARA - American Recovery Association

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Thank you for
attending