

ANALYTICAL REPORT

Pre-Commitment Vetting

Five-layer pre-commitment investigation — digital, behavioural, documentary, legal, and field.

CASE REFERENCE

GL-PCV-2026-0312 · Sample · Redacted for publication

CLIENT

[Client name redacted]
Instructing party · Private individual

SUBJECT

[Subject name redacted]
Five-layer scope · Field verification: Lagos, Nigeria

INSTRUCTION DATE

26 February 2026

REPORT ISSUED

12 March 2026

LEAD ANALYST

Head of Pre-Commitment Vetting

REVIEW & SIGN-OFF

Head of Investigations

OVERALL ASSESSMENT

RED — Do not proceed without independent counsel
Material findings across all five investigation layers — including undisclosed prior marriage.

Section 1 · Executive Summary

Overall assessment and *headline findings*

This report presents the findings of a Greyline Pre-Commitment Vetting commissioned by the instructing party on 26 February 2026 in respect of a named subject and a proposed marriage. The investigation was conducted across the period 26 February to 12 March 2026, spanning five distinct investigation layers, including physical field verification in Lagos, Nigeria, and is delivered as a single court-ready analytical report.

The instruction posed a single operative question: before the client proceeds with the proposed marriage, what is materially true about the subject that they have not disclosed? The short answer, evidenced across the body of this report, is that the subject has materially misrepresented their marital status, their identity, their professional standing, and aspects of their family and origin record. We recommend that the client does not proceed with the proposed commitment without independent legal counsel.

Headline determination

RED FLAG

The subject is presently legally married to a third party in Nigeria. The marriage was registered in 2018 and we have located no record of divorce, annulment, or dissolution. The academic certificate the subject has shown to the client does not authenticate against the issuing university's registry. The professional licence the subject has claimed (regulated UK financial-services role) does not exist on the FCA Register. Field verification in Lagos returned material discrepancies in family, address, and neighbourhood account. On the open-source side, the subject also maintains multiple undisclosed dating, adult-adjacent, and betting accounts. The pattern is consistent with deliberate, sustained, multi-channel misrepresentation.

Headline findings at a glance

Identity & marital status. The subject is currently legally married in Nigeria (2018 customary marriage, registered with statutory effect). No record of dissolution. The subject has presented themselves to our client as never-married.

Documents. The university degree certificate the subject sent to our client does not authenticate against the issuing institution's transcript-verification service. The letter of employment the subject sent does not authenticate against the named employer's HR department.

Professional licence. The subject has represented themselves as authorised to give financial advice in the United Kingdom. The FCA Register returns no record of the subject's name or stated firm.

Field verification. Boots-on-the-ground enquiry in Lagos returned three material discrepancies: the stated address is not occupied by the subject's family, the named father is described locally

by a different occupation, and at least two neighbours described the subject as having a wife and children in the area.

Criminal & legal. No UK convictions identified. A 2020 press record of a charge subsequently discontinued by the CPS remains live and indexed. A 2022 unsatisfied County Court judgment (CCJ) is recorded. No sanctions, watchlist, or sex-offender register appearances were identified across the UK, US, Canada, and Australia.

Digital footprint. Three email addresses and two phone numbers are attributable to the subject; only one of each was disclosed. Parallel dating accounts on Tinder, Bumble, and Hinge under variant names. Subscriber-side accounts on OnlyFans and Fetlife. Active accounts on Bet365, 1xBet (offshore), and SportyBet.

Section 2 · Risk Scorecard

Layer-by-layer scoring

The scorecard below records, for each of the five investigation layers, the indicators examined, the status found, and the severity assigned. Severity is assigned on a three-band scale: **RED** for findings that materially contradict the subject's presented account or meet recognised fraud-pattern signatures; **AMBER** for findings that warrant caution but stop short of direct contradiction; **GREEN** for indicators where the record is consistent or where no adverse trace was identified.

Indicator	Status	Severity
L1 · Photo provenance	4 of 9 supplied photographs do not depict subject as claimed	RED
L1 · Email & phone enumeration	3 emails, 2 phones — only 1 of each disclosed	RED
L1 · Dating platform exposure	4 active profiles under variant names	RED
L1 · Adult-adjacent platforms	3 subscriber accounts (OnlyFans, AllAccessFans, Fetlife)	RED
L1 · Betting & gambling accounts	Bet365, 1xBet (offshore), SportyBet	RED
L2 · Persona authenticity	Two operationally segregated digital personas	RED
L2 · Location & timezone signature	Posting cluster places subject in Lagos, not stated UK city	RED
L2 · Reputationally sensitive content	Sustained explicit-content pattern across multiple accounts	RED
L3 · Marital status	Subsisting Nigerian marriage (2018) — no record of dissolution	RED
L3 · Document authentication — degree	Certificate does not authenticate against issuing university	RED
L3 · Document authentication — employer letter	Letter does not authenticate against named employer's HR	RED
L3 · Professional licence verification	FCA Register returns no match for stated authorisation	RED
L4 · UK convictions	No UK convictions identified	GREEN

Indicator	Status	Severity
L4 · Press record of charge / proceedings	Live 2020 charge press record (CPS discontinued)	RED
L4 · CCJ & regulatory history	Unsatisfied 2022 CCJ + corporate ICO penalty (2018)	AMBER
L4 · Sanctions / watchlist / sex-offender registers	No matches across UK / US / Canada / Australia / EU / UN	GREEN
L4 · Nigeria Police Clearance	Clean — but applied for under varied name spelling	AMBER
L5 · Stated address verification	Address not occupied by subject's family	RED
L5 · Family & neighbourhood enquiry	3 independent local sources confirm subject is married locally	RED

Twelve of nineteen indicators carry a RED determination, four carry AMBER, and three return GREEN. The composite reading does not support proceeding with the proposed marriage, joint property purchase, or visa sponsorship pending — at minimum — the subject's documentary resolution of the undisclosed Nigerian marriage and independent verification of identity, employment, and professional standing through statutory channels.

Section 3 · Scope & Methodology

The five investigation layers *and their sources*

The Greyline Pre-Commitment Vetting runs across five distinct layers. Each layer is examined by a dedicated cell within the Greyline investigation team, and the layered findings are integrated by the lead analyst into a single court-ready report. The layers are summarised below; the detail follows in Sections 4 through 8.

Layer	Scope	See
Layer 1 — Digital Footprint	Full social media audit (Facebook, Instagram, LinkedIn, X, TikTok, Snapchat, YouTube, Pinterest); dating platform sweep; adult-adjacent platform sweep; reverse image search; alias enumeration across 300+ platforms; forum and public-mention checks; gambling-account discovery.	Section 4
Layer 2 — Behavioural Intelligence	Persona analysis; authenticity assessment; consistency scoring across the digital record; timezone, language, and posting-cadence signatures; reputationally sensitive content review.	Section 5
Layer 3 — Identity & Document Verification	Marriage and divorce record verification; document authentication (academic certificates, employment letters, passport biographic data); professional licence verification against FCA / GMC / SRA / NMC / international equivalents.	Section 6
Layer 4 — Criminal & Legal Record Checks	UK searches (CCJ, bankruptcy, disqualified directors, sanctions, PEP); sex-offender register checks across UK / US / Canada / Australia; country-of-origin equivalents (Nigeria Police, FBI Identity History Summary, etc.); adverse-media screening.	Section 7
Layer 5 — Physical & Field Verification	Boots-on-the-ground verification in subject's country of origin: address, family, employer, and neighbourhood enquiries via Greyline's network of trusted in-country investigators. Findings supportable by witness statement where required.	Section 8

Inputs supplied by the instructing party

The client supplied: the subject's claimed full name, date of birth, and city of birth; two known email addresses; the subject's known mobile telephone number; nine photographs previously shared by the subject; the names of three platforms on which the subject and the client had interacted; the subject's stated current employer, professional qualification, and city of UK residence; the subject's stated father's name and stated family address in Lagos; and copies of three documents the subject had previously sent the client (degree certificate, letter of employment, and a passport biographic-page photograph).

Methodological note

Open-source findings rest on material in the public domain at the time of the investigation, retrieved through lawful collection methods consistent with UK data-protection law and Greyline's standing OSINT protocols. Identity and document verification was conducted against

issuing-authority records where lawfully accessible. Criminal-record checks were conducted against publicly searchable registers in the UK, US, Canada, Australia, and Nigeria. Field verification was conducted in Lagos by a Greyline contracted investigator operating under signed confidentiality, with all enquiry recorded contemporaneously and capable of supporting witness statement if required. No covert techniques, no pretexting in regulated jurisdictions, no credential-based access, and no acquisition of private communications were used in the production of this report.

Section 4 · Layer 1 — Digital Footprint

Online presence, accounts, *and reverse image search*

The Layer 1 sweep examined the subject's full digital footprint across mainstream social media, dating platforms, adult-adjacent platforms, professional networks, betting operators, and 300+ further platforms through alias enumeration. The findings below are summarised; the full account inventory, with handles and linked identifiers, is presented in the evidence sub-tables.

RED FLAG

Three undisclosed email addresses and one undisclosed phone number support a parallel set of accounts.

The client disclosed one email and one mobile number for the subject. Enumeration across breach-aggregator services, account-recovery surface, and reverse-lookup against the subject's known social profiles surfaced two further emails and a second phone number attributable to the subject. The undisclosed identifiers underpin a parallel inventory of dating, adult-adjacent, and betting accounts.

Identifiers attributable to the subject

REFERENCE	EM-01 · Primary
ADDRESS	[REDACTED]@gmail.com
DISCLOSED	Yes
LINKED ACCOUNTS	LinkedIn, primary Instagram, primary Facebook
EVIDENCE REF	EV-01
REFERENCE	EM-02 · Secondary
ADDRESS	[REDACTED]@outlook.com
DISCLOSED	No (surfaced via breach-aggregator, 2019 dataset)
LINKED ACCOUNTS	Tinder, Bumble, Hinge, secondary Twitter/X
EVIDENCE REF	EV-02
REFERENCE	EM-03 · Tertiary
ADDRESS	[REDACTED]@protonmail.com
DISCLOSED	No
LINKED ACCOUNTS	OnlyFans, Fetlife, Bet365, 1xBet
EVIDENCE REF	EV-03
REFERENCE	PH-01 · Primary
NUMBER	+44 7 [REDACTED]
DISCLOSED	Yes
LINKED ACCOUNTS	WhatsApp profile, primary Instagram, LinkedIn 2FA
EVIDENCE REF	EV-04

REFERENCE	PH-02 · Secondary
NUMBER	+44 7 [REDACTED] (separate prefix)
DISCLOSED	No
LINKED ACCOUNTS	Afroromance, Vivastreet residual trace, SportyBet
EVIDENCE REF	EV-05

RED FLAG

Four of nine supplied photographs do not depict the subject as claimed.

Reverse image search on all nine photographs returned four with identifying matches elsewhere: two appear on unrelated dating profiles in other jurisdictions, one is a cropped variant of a 2021 Facebook post by an unrelated user, and one carries the visual signatures of AI generation (asymmetric facial geometry, diffusion-model background artefacts). Two are plausibly genuine. Three return no adverse match but are not, on that basis, positively authenticated.

Reverse-image findings — summary

IMG-01	Stolen — indexed on a 2019 stock-photo aggregator and three unrelated dating profiles
EVIDENCE REF	EV-06
IMG-02	Stolen / repurposed — cropped from a 2021 Facebook post by an unrelated user
EVIDENCE REF	EV-07
IMG-04	AI-generated (assessed) — facial-geometry and background artefacts consistent with diffusion-model output
EVIDENCE REF	EV-08
IMG-07	Re-used — identical image on two further dating profiles under different names
EVIDENCE REF	EV-09

RED FLAG

Parallel dating, adult-adjacent, and betting accounts identified across nine platforms.

Four active dating profiles under variant names (Tinder, Bumble, Hinge, Afroromance). Subscriber-side accounts on OnlyFans, AllAccessFans, and Fetlife. Active betting accounts on Bet365 (UK-licensed), 1xBet (offshore, not UKGC-licensed), and SportyBet (Africa-focused). All linked to the undisclosed email addresses or the undisclosed secondary phone number.

Parallel accounts — summary inventory

CATEGORY	Dating
PLATFORMS	Tinder, Bumble, Hinge, Afroromance (all under variant first names)
LINKED	EM-02, PH-02
EVIDENCE REF	EV-10 to EV-13

CATEGORY	Adult-adjacent
PLATFORMS	OnlyFans (subscriber), AllAccessFans (subscriber), Fetlife
LINKED	EM-03
EVIDENCE REF	EV-14 to EV-16
CATEGORY	Betting
PLATFORMS	Bet365 (UK-licensed), 1xBet (offshore), SportyBet (Africa)
LINKED	EM-01, EM-03, PH-02
EVIDENCE REF	EV-17 to EV-19

Section 5 · Layer 2 — Behavioural Intelligence

Persona analysis, authenticity, *and consistency scoring*

Layer 2 analyses the digital footprint as a behavioural record. Where Layer 1 establishes what accounts exist, Layer 2 examines what those accounts say about the subject — habits, posting cadence, language and timezone signatures, consistency across accounts, and the gap (or alignment) between the curated self-presentation made to our client and the open-source behavioural record.

RED FLAG

Authenticity assessment: low. Subject operates two separate digital personas.

The subject's primary persona (linked to EM-01) is curated for professional and family-network visibility. The secondary persona (linked to EM-02 and EM-03) carries the dating, adult-adjacent, and betting activity. The two personas are operationally separated by handle, email, phone, and posting style, but converge on the same photographs and timezone signature. The pattern is consistent with deliberate segmentation of two parallel digital lives — not incidental account hygiene.

Persona analysis — summary

PRIMARY PERSONA	Curated; family- and professional-network visible
LINKED IDENTIFIERS	EM-01, PH-01
POSTING STYLE	Sports commentary, intermittent professional content, family-oriented imagery
EVIDENCE REF	EV-20
SECONDARY PERSONA	Undisclosed; explicit-content interaction, dating activity, betting community
LINKED IDENTIFIERS	EM-02, EM-03, PH-02
POSTING STYLE	Explicit retweets (8–14 per week), gambling forum participation, explicit-adjacent Pinterest boards
EVIDENCE REF	EV-21

AMBER FLAG

Consistency scoring: timezone and language signatures place the subject outside the stated UK residence.

Posting cadence across all observed accounts clusters between 19:00 and 04:00 West Africa Time, with extended quiet periods during UK working hours. Language signatures include Nigerian-English idiomatic markers consistent with someone primarily resident in Lagos rather than the stated UK city. Tagged-by-others appearances on Instagram and Facebook place the subject in Lagos venues across the previous twenty-four months; no tags placed them in the stated UK city across the same period.

Behavioural signature — sample observations

SOURCE	Cross-platform posting-time analysis
RESULT	82% of posts cluster between 19:00–04:00 West Africa Time across 18-month window; consistent with Lagos primary residence
EVIDENCE REF	EV-22
SOURCE	Tagged-by-others geolocation enumeration
RESULT	11 tags across IG/FB (2024–2026), all at Lagos venues; 0 tags at venues in stated UK city of residence
EVIDENCE REF	EV-23

RED FLAG

Reputationally sensitive content: sustained pattern of sexually explicit interaction across multiple accounts.

Behavioural-content review identified a sustained pattern of sexually explicit interaction across the subject's secondary Twitter/X, primary Snapchat, primary Instagram (comment history), and Pinterest. Approximate cadence of 8–14 explicit retweets per week on the secondary X handle across the observation period. The pattern is material because it is reachable by any party who locates one of the subject's identifiers; the subject has presented to our client a curated, family-oriented persona that does not reflect the open-source behavioural record.

Section 6 · Layer 3 — Identity & Document Verification

Marital status, document authentication, and professional licence

Layer 3 examines the subject's identity claims, the documents the subject has supplied to the client, and any professional or regulated credentials the subject has represented they hold. This is the layer most directly material to the client's pending decision.

RED FLAG

Subject is currently legally married in Nigeria. No record of dissolution.

A search of the Lagos State Marriage Registry and the relevant Local Government Council customary-marriage records identified a marriage registered to the subject in 2018 under the subject's stated full name and date of birth. The marriage was contracted under customary law and subsequently registered with statutory effect. No record of divorce, annulment, dissolution, or judicial separation was identified on the public record at the time of the sweep. The subject has presented themselves to our client as never-married. The proposed UK marriage cannot lawfully proceed while the prior marriage subsists.

Evidence supporting this finding

SOURCE	Lagos State Marriage Registry
RESULT	Marriage registered 2018 under subject's stated name and DOB
SPOUSE	[Third party name redacted — confirmed living, in Lagos]
EVIDENCE REF	EV-30
SOURCE	[REDACTED] Local Government Council customary-marriage register
RESULT	Customary marriage record corresponds to Registry entry
EVIDENCE REF	EV-31
SOURCE	Federal High Court (Lagos Division) — dissolution-decree search
RESULT	No record of dissolution, annulment, or judicial separation identified
EVIDENCE REF	EV-32

RED FLAG

Degree certificate does not authenticate against the issuing university.

The subject sent the client a degree certificate purporting to evidence a Bachelor's degree from a named Nigerian federal university. The certificate was submitted to the university's transcript verification service. The service returned no record of a graduate matching the subject's name, date of birth, matriculation number, or graduation year. The certificate carries layout and seal features inconsistent with the university's official template for the stated graduation year.

Evidence supporting this finding

SOURCE	[REDACTED Federal University] — transcript-verification service
SUBMITTED	Degree certificate as supplied by subject to client
RESULT	No graduate of stated name / DOB / matriculation number identified
EVIDENCE REF	EV-33
SOURCE	Internal: layout and template comparison
RESULT	Seal positioning, signature block, and watermark inconsistent with the university's verified template for the stated year
EVIDENCE REF	EV-34

RED FLAG

Letter of employment does not authenticate against the named employer.

The subject sent the client a letter of employment on the headed paper of a named UK financial-services firm. The letter was submitted to the named employer's HR department for verification. The HR department confirmed that no individual matching the subject's name has been employed by the firm at any point in the past five years. The headed-paper template carries minor typographic inconsistencies with the firm's current template.

Evidence supporting this finding

SOURCE	[REDACTED firm] HR — written verification request
RESULT	No record of an individual matching subject's stated name in the past five years
RESPONSE DATE	11 March 2026
EVIDENCE REF	EV-35

RED FLAG

Professional licence claim does not authenticate against the FCA Register.

The subject has represented themselves to the client as authorised by the Financial Conduct Authority to give financial advice in the United Kingdom. A search of the FCA Register against the subject's stated name, date of birth, and stated firm returned no match. The Financial Services Register is a statutory register; absence from it constitutes positive evidence that the subject is not authorised to perform the regulated activities they have claimed.

Evidence supporting this finding

SOURCE	FCA Register — individual search
RESULT	No match against stated name, DOB, or stated firm
EVIDENCE REF	EV-36
SOURCE	FCA Register — firm search
RESULT	Stated firm exists and is regulated; subject is not listed as an approved person at that firm
EVIDENCE REF	EV-37

Section 7 · Layer 4 — Criminal & Legal Record Checks

UK, country-of-origin, sex-offender registers, and adverse media

Layer 4 examined the subject against publicly searchable criminal, civil, regulatory, and watchlist registers in the UK, Nigeria, the United States, Canada, and Australia, and conducted an adverse-media sweep across UK and Nigerian press archives. The Disclosure and Barring Service (UK) does not maintain a public register; absence from a public register is not equivalent to a clean DBS check, and that limitation is recorded in Section 9.

NO FLAG**No sanctions, watchlist, or sex-offender register appearances identified.**

Searches of the OFSI UK consolidated sanctions list, the OFAC SDN list, the EU consolidated sanctions list, the UN Security Council sanctions lists, the Companies House register of disqualified directors, and the publicly accessible sex-offender registers in the United Kingdom (where available), the United States (multi-state), Canada, and Australia returned no matches against the subject's stated full name or known aliases.

Evidence supporting this finding

SOURCE	OFSI / OFAC / EU / UN sanctions lists
RESULT	No match (stated name + aliases + DOB band)
EVIDENCE REF	EV-40, EV-41, EV-42, EV-43
SOURCE	Companies House — disqualified directors register
RESULT	No entry
EVIDENCE REF	EV-44
SOURCE	Sex-offender registers — UK / US / Canada / Australia
RESULT	No match across all publicly searchable registers
EVIDENCE REF	EV-45, EV-46, EV-47, EV-48

AMBER FLAG**Nigeria Police Clearance returned clean — but applied for under a varied name spelling.**

A Nigeria Police Clearance Certificate is recorded in the subject's name with no convictions. The application file shows the subject's surname spelled with a single-letter variant from the spelling on the passport and the spelling used in all UK-facing communications. Variant-name applications are a recognised technique for navigating around adverse records under the principal spelling. We treat this as amber: the certificate itself is genuine, but the variant-name application warrants explanation.

Evidence supporting this finding

SOURCE	Nigeria Police Force — Criminal Investigation Department
CERTIFICATE RESULT	Clean — no convictions recorded
ISSUE DATE	[DATE] 2024
ANOMALY	Surname on application varies by one letter from passport / UK-facing spelling
EVIDENCE REF	EV-49

RED FLAG

Live press record of a 2020 charge subsequently discontinued by the CPS.

An indexed press record from a regional UK title (2020) names an individual matching the subject's full name and stated age range as having been charged in connection with an alleged offence of dishonesty. A follow-up record from the same title, approximately fourteen weeks later, records that the CPS discontinued the proceedings prior to trial. The original press appearance remains live, indexed, and surfaces on first-page search results. The subject has not disclosed this to our client. The subject is presumed innocent of the alleged offence; the finding records the existence and live status of the press record, not a determination of guilt.

Evidence supporting this finding

SOURCE	[Regional press title] — initial charge report
DATE	Q2 2020
STATUS	Live and publicly indexable
EVIDENCE REF	EV-50

SOURCE	[Regional press title] — follow-up report
DATE	Q3 2020
DISPOSITION	CPS discontinued proceedings prior to trial
EVIDENCE REF	EV-51

AMBER FLAG

Unsatisfied County Court judgment (2022) and historical corporate ICO penalty (2018).

A County Court judgment under the subject's stated name is recorded on the Registry Trust public register for a sum in the low five figures, status unsatisfied. A 2018 ICO monetary penalty was issued against a company at which the subject held a directorship; the penalty was corporate, not personal. Neither matter has been disclosed to our client.

Evidence supporting this finding

SOURCE	Registry Trust / TrustOnline
JUDGMENT	Low five figures, unsatisfied, Q3 2022
EVIDENCE REF	EV-52

SOURCE	ICO enforcement register + Companies House officer record
RESULT	Subject held directorship 2016–2019 of a company against which the ICO issued a 2018 monetary penalty for PECR breaches; penalty corporate, not personal
EVIDENCE REF	EV-53

SAMPLE · REDACTED

Section 8 · Layer 5 — Physical & Field Verification

Boots-on-the-ground enquiry in Lagos, Nigeria

Layer 5 conducted physical, in-country verification in Lagos across the period 5–10 March 2026. The field operative — a contracted Greyline investigator operating under signed confidentiality — visited the stated family address, made discrete enquiry with the subject's stated father's place of business, and conducted neighbourhood enquiries with three independent local sources who confirmed they knew the subject or the subject's family. Findings are recorded below.

RED FLAG

Stated family address is not currently occupied by the subject's family.

The field operative attended the address the subject had provided to the client as the subject's family home. The current occupant — confirmed by tenancy documentation and corroborated by two neighbours — is an unrelated family who have occupied the address since 2021. No member of the subject's stated family has been at the address during the past four years.

Field observations — address visit

SOURCE	Field operative — address visit, 6 March 2026
RESULT	Address occupied by an unrelated family since 2021; no relation to subject
CORROBORATION	Tenancy documentation viewed; two adjacent-property neighbours independently confirm
EVIDENCE REF	EV-60

RED FLAG

Subject's stated father's occupation does not match local enquiry.

The subject described his father as the proprietor of a named Lagos business. The field operative attended the business address and spoke with two long-standing members of staff. The father is not associated with that business, and the named proprietor — confirmed by Corporate Affairs Commission filings — is an unrelated individual. The subject's father is, by independent local account, a retired civil servant rather than the business proprietor the subject has described to the client.

Field observations — father's occupation

SOURCE	Field operative — visit to stated business address, 7 March 2026
RESULT	Two long-standing staff members independently confirm that the named proprietor is unrelated to the subject
EVIDENCE REF	EV-61
SOURCE	Corporate Affairs Commission filings
RESULT	Registered proprietor of the business is not the subject's father
EVIDENCE REF	EV-62

RED FLAG

Neighbourhood enquiry: subject described locally as having a wife and children.

The field operative made discrete enquiry with three independent local sources who confirmed personal knowledge of the subject or the subject's family. All three independently described the subject as currently married — with a wife and at least one child resident in Lagos — and presented this as common local knowledge. The third source identified the subject's wife by first name; the first name corresponds to the spouse identified in the Lagos State Marriage Registry record (see Section 6).

Field observations — neighbourhood enquiry

SOURCE	Source A · Adjacent-street resident
ACCOUNT	Knows the subject; describes subject as married with one child resident in Lagos
INDEPENDENCE	No knowledge of Source B or Source C
EVIDENCE REF	EV-63
SOURCE	Source B · Local community contact (extended family network)
ACCOUNT	Knows the subject's family; describes subject as married since 2018
INDEPENDENCE	No knowledge of Source A or Source C
EVIDENCE REF	EV-64
SOURCE	Source C · Local trader, identified subject by photograph
ACCOUNT	Confirms subject's marriage; identifies wife by first name [REDACTED]
CROSS-REFERENCE	First name corresponds to Marriage Registry spouse (Section 6)
EVIDENCE REF	EV-65

Note on field-verification standard. Each field observation was recorded contemporaneously by the field operative in dated notes and is supported by audio-time-stamped record where lawful in the relevant jurisdiction. The operative is available to provide a witness statement, subject to instruction, in support of civil proceedings where the credibility of this report is tested.

Section 9 · Limitations & Caveats

What this report *does and does not say*

Scope of the determination

The findings recorded above rest on the records and observations evidenced in the Greyline internal case file. The composite reading is, in our analytical judgement, RED. The instructing party retains full discretion over what action, if any, to take in response.

What this report is not

Not a Disclosure and Barring Service check. The DBS does not maintain a public register. Where Basic, Standard, or Enhanced DBS information is material to the client's decision, we recommend an application through the appropriate statutory channel. **Not a credit check.** The CCJ recorded in Section 7 is the entry on the public register; a regulated credit-bureau check (Experian / Equifax / TransUnion) is a separate instruction and would be conducted by a licensed credit-reference agency. **Not a final determination of the subject's marital status under English law.** The Lagos Marriage Registry record is decisive evidence of a subsisting Nigerian marriage; whether and how that marriage is recognised under English law in the context of the proposed UK marriage is a question for English family-law counsel.

Field verification — what it can and cannot establish

Field verification establishes what local enquiry returns at the time of the visit. It can confirm or contradict the subject's stated account of address, family, occupation, and prior relationships against the testimony of independent local sources. It does not, on its own, prove the subject's intent to deceive or the subject's awareness of any third-party rights. Where the field observations would be material to a civil claim, the field operative is available to provide a witness statement, subject to instruction, in compliance with the rules of the relevant court.

Temporal scope

Findings reflect the state of the record between 26 February and 12 March 2026. Online presence is mutable; profiles examined during the sweep may have been amended, deleted, or supplemented since collection. Public-register entries may be updated subsequent to the issue of this report. Material findings should be treated as time-stamped to the dates of collection recorded against each entry in Appendix A.

Section 10 · Recommendations

Actions available to the client

Recommendations are issued in the analytical voice. The instructing party retains full discretion over which, if any, to act upon. Given the weight of findings, we encourage the client to discuss this report with their own independent legal counsel before taking any further step in the proposed commitment.

01. Do not proceed with the proposed marriage at this time.

The composite reading does not support proceeding with the proposed marriage, joint property purchase, or visa sponsorship in current form. The undisclosed prior marriage alone is sufficient to render any UK marriage proceedings void; the documentary and field findings independently warrant a pause for documentary resolution of identity and history.

02. Seek independent English family-law counsel.

An English family-law solicitor should advise the client on (i) the recognition of the subsisting Nigerian marriage under English law, (ii) the position should the subject claim the marriage has been dissolved customarily, and (iii) the implications for any property, financial, or visa arrangement already in motion.

03. Require documentary resolution of the prior marriage before any further step.

Should the client wish to proceed with the relationship in any form, we recommend the subject be required to produce a certified copy of the dissolution decree from the Federal High Court (Lagos Division), authenticated direct from the issuing court rather than supplied by the subject.

04. Apply for an Enhanced DBS check and an FCA Subject Access Request.

An Enhanced DBS check (through a registered umbrella body, if the client is not themselves a registered employer) will surface any UK criminal record not already captured by open-source enquiry. An FCA Subject Access Request will surface any regulatory record under the subject's name.

05. Preserve the existing communications record.

We recommend the client preserve in original form all messages, voice notes, photographs, and documents exchanged with the subject. These constitute the evidentiary base for any subsequent recourse — civil, criminal, immigration-related, or platform-level.

06. Consider reporting where applicable.

Where the subject's conduct, taken in the round, meets the threshold of fraud, bigamy, or impersonation under the law of the client's jurisdiction, the client may wish to consider a report to Action Fraud (UK), the Metropolitan Police, the Home Office (where immigration sponsorship is in play), or the Financial Conduct Authority (in respect of the unauthorised financial-advice claim). We can support the preparation of any such report under instruction.

07. Re-engage Greyline for any escalation.

Should the matter escalate to civil or criminal proceedings, Greyline is available to be re-engaged to provide witness statement, supplementary investigation, or litigation-support intelligence

under a separate engagement letter.

SAMPLE · REDACTED

Appendix A · Evidence Log

Per-finding observation log *with capture references*

Every finding recorded in this report is supported by one or more observations captured during the investigation. The table below logs each observation by evidence reference (EV-NN), the section in which the finding appears, the source or platform observed (redacted in this sample for publication), the filename of the screenshot or document held in the Greyline case file, and the date and time of capture (UTC). Materials are retained for the duration of the engagement under our standing evidence-handling protocol and are available to the instructing party on request, subject to source-protection considerations.

Evidence ref	Section	Source observed (redacted)	Screenshot filename	Captured
EV-01	Section 4	Internal: EM-01 linkage record (LinkedIn + IG + FB)	[REDACTED].pdf	27 Feb 2026 09:14
EV-02	Section 4	Breach-aggregator surface (2019 dataset) — EM-02 record	[REDACTED].pdf	27 Feb 2026 09:36
EV-03	Section 4	Internal: EM-03 account-recovery surface (adult-adjacent platforms)	[REDACTED].pdf	27 Feb 2026 09:58
EV-04	Section 4	Internal: PH-01 linkage record	[REDACTED].pdf	27 Feb 2026 10:12
EV-05	Section 4	Internal: PH-02 account-recovery surface	[REDACTED].pdf	27 Feb 2026 10:28
EV-06	Section 4	[stock-photo aggregator].com/p/[REDACTED]	[REDACTED].png	27 Feb 2026 11:04
EV-07	Section 4	facebook.com/[REDACTED]/posts/[REDACTED]	[REDACTED].png	27 Feb 2026 11:18
EV-08	Section 4	Internal: synthetic-image markers IMG-04	[REDACTED].pdf	27 Feb 2026 11:42
EV-09	Section 4	DP-01 photograph carousel — IMG-07 instance	[REDACTED].png	27 Feb 2026 11:58
EV-10	Section 4	DP-01 · bumble.com/profile/[REDACTED]	[REDACTED].png	28 Feb 2026 10:14
EV-11	Section 4	DP-02 · tinder.com/u/[REDACTED]	[REDACTED].png	28 Feb 2026 10:21
EV-12	Section 4	DP-03 · hinge.co/u/[REDACTED]	[REDACTED].png	28 Feb 2026 10:27
EV-13	Section 4	DP-04 · afroromance.com/[REDACTED]	[REDACTED].png	28 Feb 2026 10:34
EV-14	Section 4	onlyfans.com — AD-01 account-existence surface	[REDACTED].pdf	28 Feb 2026 11:18
EV-15	Section 4	allaccessfans.com/u/[REDACTED] — AD-02 capture	[REDACTED].png	28 Feb 2026 11:26
EV-16	Section 4	fetlife.com/users/[REDACTED] — AD-03 capture	[REDACTED].png	28 Feb 2026 11:34

Evidence ref	Section	Source observed (redacted)	Screenshot filename	Captured
EV-17	Section 4	bet365.com — BT-01 account-recovery surface	[REDACTED].pdf	28 Feb 2026 12:14
EV-18	Section 4	1xbet.com — BT-02 account-recovery surface	[REDACTED].pdf	28 Feb 2026 12:22
EV-19	Section 4	sportybet.com — BT-03 account-recovery surface	[REDACTED].pdf	28 Feb 2026 12:32
EV-20	Section 5	Internal: primary-persona behavioural profile	[REDACTED].pdf	1 Mar 2026 14:22
EV-21	Section 5	Internal: secondary-persona behavioural profile	[REDACTED].pdf	1 Mar 2026 14:48
EV-22	Section 5	Internal: cross-platform posting-time analysis	[REDACTED].pdf	1 Mar 2026 15:14
EV-23	Section 5	Internal: tagged-by-others geolocation enumeration	[REDACTED].pdf	1 Mar 2026 15:38
EV-30	Section 6	Lagos State Marriage Registry — record extract	[REDACTED].pdf	3 Mar 2026 09:42
EV-31	Section 6	[REDACTED] LGA — customary-marriage register extract	[REDACTED].pdf	3 Mar 2026 11:18
EV-32	Section 6	Federal High Court (Lagos) — dissolution search record	[REDACTED].pdf	3 Mar 2026 13:24
EV-33	Section 6	[REDACTED Federal University] — transcript-verification result	[REDACTED].pdf	4 Mar 2026 09:18
EV-34	Section 6	Internal: degree-certificate template comparison	[REDACTED].pdf	4 Mar 2026 10:42
EV-35	Section 6	[REDACTED firm] — HR written verification response	[REDACTED].pdf	11 Mar 2026 14:08
EV-36	Section 6	FCA Register — individual search record	[REDACTED].pdf	4 Mar 2026 11:38
EV-37	Section 6	FCA Register — firm search record	[REDACTED].pdf	4 Mar 2026 11:42
EV-40	Section 7	OFSI consolidated sanctions list — search record	[REDACTED].pdf	5 Mar 2026 09:14
EV-41	Section 7	OFAC SDN list — search record	[REDACTED].pdf	5 Mar 2026 09:18
EV-42	Section 7	EU consolidated sanctions list — search record	[REDACTED].pdf	5 Mar 2026 09:22
EV-43	Section 7	UN Security Council sanctions lists — search record	[REDACTED].pdf	5 Mar 2026 09:26
EV-44	Section 7	Companies House — disqualified directors search	[REDACTED].pdf	5 Mar 2026 09:34
EV-45	Section 7	UK — Violent & Sex; Offender Register access record (where applicable)	[REDACTED].pdf	5 Mar 2026 09:42
EV-46	Section 7	US — multi-state sex-offender register search	[REDACTED].pdf	5 Mar 2026 10:04
EV-47	Section 7	Canada — National Sex Offender Registry search	[REDACTED].pdf	5 Mar 2026 10:14

Evidence ref	Section	Source observed (redacted)	Screenshot filename	Captured
EV-48	Section 7	Australia — sex-offender register search (where publicly accessible)	[REDACTED].pdf	5 Mar 2026 10:22
EV-49	Section 7	Nigeria Police — Criminal Investigation Department certificate file	[REDACTED].pdf	5 Mar 2026 13:18
EV-50	Section 7	[regional-press].co.uk — 2020 charge report	[REDACTED].png	5 Mar 2026 14:12
EV-51	Section 7	[regional-press].co.uk — 2020 follow-up (CPS discontinued)	[REDACTED].png	5 Mar 2026 14:17
EV-52	Section 7	trustonline.org.uk — CCJ register lookup record	[REDACTED].pdf	5 Mar 2026 14:38
EV-53	Section 7	ICO enforcement register + Companies House officer record	[REDACTED].pdf	5 Mar 2026 15:04
EV-60	Section 8	Field operative — address visit notes + tenancy documentation photo	[REDACTED].pdf	6 Mar 2026 11:22 WAT
EV-61	Section 8	Field operative — business-address visit notes	[REDACTED].pdf	7 Mar 2026 10:48 WAT
EV-62	Section 8	Corporate Affairs Commission — registered proprietor record	[REDACTED].pdf	7 Mar 2026 14:18 WAT
EV-63	Section 8	Field operative — Source A interview notes (contemporaneous)	[REDACTED].pdf	8 Mar 2026 11:34 WAT
EV-64	Section 8	Field operative — Source B interview notes (contemporaneous)	[REDACTED].pdf	9 Mar 2026 10:12 WAT
EV-65	Section 8	Field operative — Source C interview notes + photograph-ID record	[REDACTED].pdf	9 Mar 2026 14:48 WAT

Note on redaction. In this published sample, URLs, handles, third-party names, filenames, and identifying detail are redacted to protect the original engagement. In the live deliverable issued to the instructing party, each row carries the full URL or document reference, the unredacted handle, the original capture timestamp, and a reference to a screenshot or document available within the case file. The structure, evidentiary granularity, and standard of capture shown above are those of a live Greyline deliverable.

Section 11 · Closing

Sign-off and confidentiality

Standard of investigation

This report has been prepared on the analytical standard applied to all Greyline Pre-Commitment Vetting engagements. Findings are evidenced within the internal case file and available to the instructing party on request, subject to source-protection considerations. The composite assessment is the judgement of the Head of Pre-Commitment Vetting, reviewed and signed off by the Head of Investigations prior to issue. The field-verification component was conducted by a contracted Greyline investigator operating under signed confidentiality, who is available to provide a witness statement subject to instruction in civil proceedings.

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Debrief call

The 30-minute debrief call included with this engagement is available at the client's option. Findings will be presented, questions answered, and recommendations explained. The debrief is conducted under Chatham House conventions; nothing said in the debrief supplements, varies, or extends the contents of this written report.

SIGNED OFF FOR ISSUE

**Head of Pre-Commitment Vetting, Greyline
Investigations Limited**

Lead author of this report

12 March 2026

**Head of Investigations, Greyline
Investigations Limited**

Reviewing officer

12 March 2026

SAMPLE REDACTION NOTICE

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