



## OWNER AND ENCUMBRANCE REPORT

### ORDER INFORMATION

**Client:** Headlands

**Search Date:** 6/6/2025

**Project:** FNBP 2025-5

**Loan Number:** 200100412

**Grid151 File Number:** HD122-200100412

### LOAN INFORMATION

**Borrower Name(s):** MICHAEL BATES

**Property Address:**

300 N Fulton St  
Salisbury, NC 28144

**Property County:** Rowan

**Amount:** \$111,000.00

**Origination Date:** 7/31/2012

**LIEN POSITION:** 1st

**VESTING ISSUE:** No

**AOM CHAIN ISSUE:** No

**JUDGMENT BEFORE LIEN:** None Reported

**JUDGMENT AMOUNT:** n/a

**MUNI LIEN:** No

**MUNI AMOUNT:** n/a

**Notes:** n/a



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#### VESTING DEED INFORMATION

**Type of Deed:** NORTH CAROLINA GENERAL WARRANTY DEED

**Grantee:** MICHAEL F. BATES, IN FEE SIMPLE

**Grantor:** JENNY LEE STONE

**Dated:** 7/26/2012    **Recorded:** 7/31/2012

**Recording Book:** 1201    **Page:** 174    **Instrument:** 011752790002



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### MORTGAGE / DEED OF TRUST

#### 1st Mortgage

**Amount:** \$111,000.00  
**Borrower/Mortgagor:** MICHAEL F. BATES, SINGLE MAN  
**Lender/Beneficiary:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CRESCENT STATE BANK  
**Dated:** 7/31/2012      **Recorded:** 7/31/2012      **Maturity:** 8/1/2027      **Open Ended:** CLOSED  
**Book:** 1201      **Page:** 175      **Instrument:** 011752800015  
**Notes:** APPOINTMENT OF SUBSTITUTE TRUSTEE DATED 02/04/2025 RECORDED IN BOOK 1456, PAGE 843 ON 02/14/2025.

### ASSIGNMENT OF MORTGAGE

**1st AOM From:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FIRST NATIONAL BANK OF PENNSYLVANIA  
**1st AOM To:** FIRST NATIONAL BANK OF PENNSYLVANIA  
**Dated:** 1/27/2024      **Recorded:** 1/29/2025  
**Book:** 1455      **Page:** 984      **Instrument:**

#### 2nd Mortgage

**Amount:** \$20,000.00  
**Borrower/Mortgagor:** MICHAEL F. BATES  
**Lender/Beneficiary:** VANTAGESOUTH BANK  
**Dated:** 11/23/2012      **Recorded:** 12/5/2012      **Maturity:** NOT      **Open Ended:** OPEN  
**Book:** 1208      **Page:** 151      **Instrument:** 011835430017  
**Notes:**



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*There are no judgments recorded.*



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## DISCLOSURE AND WAIVER

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