



OWNER AND ENCUMBRANCE REPORT

ORDER INFORMATION

Client: Headlands

Search Date: 6/10/2025

Project: FNBP 2025-5

Loan Number: 5008220381

Grid151 File Number: HD122-5008220381

LOAN INFORMATION

Borrower Name(s): DENNIS JAMES

Property Address:

1750 FOGLEMAN TRAIL
LIBERTY, NC 27298

Property County: Randolph

Amount: \$163,000.00

Origination Date: 3/14/2007

LIEN POSITION: 1st

VESTING ISSUE: No

AOM CHAIN ISSUE: No AOMs Recorded

JUDGMENT BEFORE LIEN: No

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: RONNY EDWARD LOWE AND WIFE, JOYCE STEWART LOWE, AS TENANTS-BY-THE-ENTIRETY AND AS LIFE TENANTS AND DENNIS AARON JAMES AND WIFE, REBECCA LOWE JAMES, AS TENANTS-BY-THE-ENTIRETY AND AS REMAINDERMAN

Grantor: DENNIS AARON JAMES AND WIFE, REBECCA LOWE JAMES AND DENNIS AARON JAMES, EXECUTOR OF THE ESTATE OF PHILLIP MARSHALL JAMES, DECEASED

Dated: 3/2/2018 **Recorded:** 3/6/2018

Recording Book: 3749 **Page:** 0606 **Instrument:** 03545



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MORTGAGE / DEED OF TRUST

1st Mortgage

Amount: \$163,000.00

Borrower/Mortgagor: DENNIS AARON JAMES AND REBECCA LOWE JAMES, HUSBAND AND WIFE

Lender/Beneficiary: SECURITY SAVINGS BANK

Dated: 3/2/2007

Recorded: 3/2/2007

Maturity: 3/1/2038

Open Ended: CLOSED

Book: 2537

Page: 817

Instrument: 004756970013

Notes: LOAN MODIFICATION AGREEMENT BETWEEN DENNIS A. JAMES AND REBECCA L. JAMES AND SECURITY SAVINGS BANK, SSB., DATED 07/02/2010, RECORDED 07/19/2010, IN BOOK 2928, PAGE 254 AND DOCUMENT ID. 010424520003, IN ALAMANCE COUNTY RECORDS, CHANGING THE MATURITY DATE TO 03/01/2048.



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JUDGMENT INFORMATION

1st Judgment Type: JUDGMENT

Amount: \$10,483.72

Dated: 4/14/2021

Recorded: 4/14/2021

Against: DENNIS A. JAMES

In Favor Of: BANK OF AMERICA NA - ADDRESS NOT STATED

Recording Book:

Page:

Instrument: 21CVD000817-000



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