



## OWNER AND ENCUMBRANCE REPORT

### ORDER INFORMATION

**Client:** Headlands

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

**Project:** FNBP 2025-5

**Loan Number:** 48013407

**Grid151 File Number:** HD122-48013407

### LOAN INFORMATION

**Borrower Name(s):** RYAN CULPEPPER

**Property Address:**

8305 Bar Harbor Ln  
Charlotte, NC 28210

**Property County:** Mecklenburg

**Amount:** \$1,394,800.00

**Origination Date:** 10/31/2022

**LIEN POSITION:** 1st

**VESTING ISSUE:** No

**AOM CHAIN ISSUE:** No AOMs Recorded

**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:** GENERAL WARRANTY DEED

**Grantee:** RYAN A. CULPEPPER AND SPOUSE, KATHERINE L. CULPEPPER, IN FEE SIMPLE

**Grantor:** URI KRAUSE AND SPOUSE, ESTHER KRAUSE

**Dated:** 4/30/2018    **Recorded:** 4/30/2018

**Recording Book:** 32643    **Page:** 493    **Instrument:** 2018052220



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## MORTGAGE / DEED OF TRUST

### 1st Mortgage

**Amount:** \$1,394,800.00

**Borrower/Mortgagor:** RYAN A. CULPEPPER AND WIFE, KATHERINE L. CULPEPPER

**Lender/Beneficiary:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FIRST NATIONAL BANK OF PENNSYLVANIA

**Dated:** 10/25/2022

**Recorded:** 10/31/2022

**Maturity:** 11/1/2052

**Open Ended:** CLOSED

**Book:** 37746

**Page:** 754

**Instrument:** 2022149018

**Notes:**



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*There are no judgments recorded.*



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