



## OWNER AND ENCUMBRANCE REPORT

### ORDER INFORMATION

**Client:** Headlands

**Search Date:** 7/1/2025

**Project:** FNBP 2025-5

**Loan Number:** 262969

**Grid151 File Number:** HD122-262969

### LOAN INFORMATION

**Borrower Name(s):** STEPHEN OAKS

**Property Address:**

292 DALE BLEVINS RD  
GRASSY CREEK, NC 28631

**Property County:** Ashe

**Amount:** \$1,150,000.00

**Origination Date:** 10/30/2009

**LIEN POSITION:** 2nd

**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:** STEPHEN M. OAKS, IN FEE SIMPLE

**Grantor:** STEPHEN E. OAKS, HUSBAND AND WIFE, MARCELLA I. WILSON

**Dated:** 3/8/2007    **Recorded:** 3/14/2007

**Recording Book:** 00362    **Page:** 1207    **Instrument:** 01906



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## MORTGAGE / DEED OF TRUST

### 1st Mortgage

**Amount:** \$195,000.00

**Borrower/Mortgagor:** STEPHEN E. OAKS, HUSBAND, AND WIFE, MARCELLA I. WILSON

**Lender/Beneficiary:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC

**Dated:** 5/20/2006

**Recorded:** 5/22/2006

**Maturity:** 5/20/2036

**Open Ended:** CLOSED

**Book:** 00347

**Page:** 1466

**Instrument:** 03803

**Notes:** NOTICE OF MATURITY DATE DATED 07/25/2014 RECORDED IN BOOK 00452, PAGE 1489 AND INSTRUMENT NO. 03136 ON 07/29/2014.~~APPOINTMENT OF SUBSTITUTE TRUSTEE DATED 07/30/2024 RECORDED IN BOOK 00565, PAGE 1719 AND INSTRUMENT NO. 03582 ON 08/05/2024.~~THE ABOVE DOCUMENT COVERS A PORTION OF THE CAPTIONED PREMISES AND OTHER LAND.

## ASSIGNMENT OF MORTGAGE

**1st AOM From:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC

**1st AOM To:** HSBC MORTGAGE SERVICES, INC.

**Dated:** 7/25/2014

**Recorded:** 7/29/2014

**Book:** 00452

**Page:** 1488

**Instrument:** 03135

**2nd AOM From:** HSBC MORTGAGE SERVICES, INC., BY CALIBER HOME LOANS, INC., AS ATTORNEY IN FACT

**2nd AOM To:** LSF9 MASTER PARTICIPATION TRUST

**Dated:** 2/9/2015

**Recorded:** 2/20/2015

**Book:** 00458

**Page:** 0267

**Instrument:** 00714

**3rd AOM From:** LSF9 MASTER PARTICIPATION TRUST, BY ITS TRUSTEE U.S. BANK TRUST, N.A., THROUGH CALIBER HOME LOANS, INC., AS ATTORNEY IN FACT FOR THE TRUSTEE

**3rd AOM To:** U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST

**Dated:** 7/24/2015

**Recorded:** 8/4/2015

**Book:** 00462

**Page:** 0914

**Instrument:** 03181

**4th AOM From:** U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY ITS ATTORNEY IN FACT MISSION GLOBAL, LLC

**4th AOM To:** GOLDMAN SACHS MORTGAGE COMPANY

**Dated:** 10/29/2020

**Recorded:** 11/12/2020

**Book:** 00519

**Page:** 1459

**Instrument:** 05881

**5th AOM From:** GOLDMAN SACHS MORTGAGE COMPANY, BY SELECT PORTFOLIO SERVICING, INC., AS ITS ATTORNEY IN FACT

**5th AOM To:** U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR LEGACY MORTGAGE ASSET TRUST 2021-GS1

**Dated:** 1/31/2022

**Recorded:** 2/4/2022

**Book:** 00537

**Page:** 2304

**Instrument:** 00607

### 2nd Mortgage

**Amount:** \$1,150,000.00

**Borrower/Mortgagor:** STEPHEN E. OAKS

**Lender/Beneficiary:** YADKIN VALLEY BANK AND TRUST COMPANY

**Dated:** 10/30/2009

**Recorded:** 10/30/2009

**Maturity:** NOT

**Open Ended:** OPEN

**Book:** 00403

**Page:** 1003

**Instrument:** 06120

**Notes:** SUBSTITUTION OF TRUSTEE DATED 04/25/2016 RECORDED IN BOOK 00469, PAGE 2216 AND INSTRUMENT NO. 01836 ON 04/29/2016.~~THE ABOVE DOCUMENT COVERS A PORTION OF THE CAPTIONED PREMISES AND OTHER LAND.



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#### JUDGMENT INFORMATION

**1st Judgment Type:** NOTICE OF FEDERAL TAX LIEN      **Amount:** \$53,213.98      **Dated:** 1/12/2016      **Recorded:** 1/21/2016

**Against:** STEPHEN M. OAKS

**In Favor Of:** DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICES - ADDRESS NOT STATED

**Recording Book:**      **Page:**      **Instrument:** 16 M 000002

**2nd Judgment Type:** NOTICE OF FEDERAL TAX LIEN      **Amount:** \$25,207.49      **Dated:** 11/16/2017      **Recorded:** 11/27/2017

**Against:** STEPHEN M. OAKS

**In Favor Of:** DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICES - ADDRESS NOT STATED

**Recording Book:**      **Page:**      **Instrument:** 17 M 000075

**3rd Judgment Type:** NOTICE OF FEDERAL TAX LIEN      **Amount:** \$13,865.01      **Dated:** 11/1/2018      **Recorded:** 11/13/2018

**Against:** STEPHEN OAKS

**In Favor Of:** DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICES - ADDRESS NOT STATED

**Recording Book:**      **Page:**      **Instrument:** 18 M 000068



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