



## OWNER AND ENCUMBRANCE REPORT

### ORDER INFORMATION

**Client:** Headlands

**Search Date:** 6/13/2025

**Project:** FNBP 2025-5

**Loan Number:** 45837210

**Grid151 File Number:** HD122-45837210

### LOAN INFORMATION

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

**Property Address:**

625 CLIFF LANE  
MALVERN, PA 19355

**Property County:** Chester

**Amount:** \$576,886.00

**Origination Date:** 6/27/2016

**LIEN POSITION:** 1st

**VESTING ISSUE:** No

**AOM CHAIN ISSUE:** No

**JUDGMENT BEFORE LIEN:** No

**JUDGMENT AMOUNT:** n/a

**MUNI LIEN:** No

**MUNI AMOUNT:** n/a

**HOA SUPERLIEN:** Y-2,4

**HOA AMOUNT:** 9987.39

**Notes:** n/a



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#### VESTING DEED INFORMATION

**Type of Deed:** DEED

**Grantee:** MICHAEL J. CIRAFESI, JR., AN UNMARRIED MAN

**Grantor:** NVR, INC., A VIRGINIA CORPORATION TRADING AS NV HOMES

**Dated:** 6/8/2016    **Recorded:** 6/13/2016

**Recording Book:** 9327    **Page:** 907    **Instrument:** 11478087



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## MORTGAGE / DEED OF TRUST

### 1st Mortgage

**Amount:** \$576,886.00

**Borrower/Mortgagor:** MICHAEL J. CIRAFESI, JR., AN UNMARRIED MAN

**Lender/Beneficiary:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR NVR MORTGAGE FINANCE, INC.

**Dated:** 6/8/2016

**Recorded:** 6/13/2016

**Maturity:** 7/1/2046

**Open Ended:** CLOSED

**Book:** 9327

**Page:** 910

**Instrument:** 11478088

**Notes:**

## ASSIGNMENT OF MORTGAGE

**1st AOM From:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NVR MORTGAGE FINANCE, INC.

**1st AOM To:** FIRST NATIONAL BANK OF PENNSYLVANIA

**Dated:** 12/18/2024

**Recorded:** 2/7/2025

**Book:** 11336

**Page:** 645

**Instrument:** 12056935



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#### JUDGMENT INFORMATION

<b>1st Judgment Type:</b> JUDGMENT	<b>Amount:</b> \$5,000.00	<b>Dated:</b> 4/26/2021	<b>Recorded:</b> 4/26/2021
<b>Against:</b> MICHAEL CIRAFESI			
<b>In Favor Of:</b> COMMONWEALTH OF PENNSYLVANIA - ADDRESS NOT STATED			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> CP-15-CR-0001394-2021	
<b>2nd Judgment Type:</b> JUDGMENT	<b>Amount:</b> \$3,803.88	<b>Dated:</b> 10/31/2021	<b>Recorded:</b> 10/31/2021
<b>Against:</b> MICHAEL CIRAFESI			
<b>In Favor Of:</b> STONECLIFFE AT ATWATER COMMUNITY ASSOCIATION, INC. - ADDRESS NOT STATED			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> MJ-15401-CV-0000107-2021	
<b>3rd Judgment Type:</b> JUDGMENT	<b>Amount:</b> \$35,125.66	<b>Dated:</b> 1/13/2023	<b>Recorded:</b> 1/13/2023
<b>Against:</b> MICHAEL CIRAFESI			
<b>In Favor Of:</b> JPMORGAN CHASE BANK, N.A. - ADDRESS NOT STATED			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 2023-00316-CT	
<b>4th Judgment Type:</b> JUDGMENT	<b>Amount:</b> \$6,183.51	<b>Dated:</b> 12/6/2023	<b>Recorded:</b> 12/6/2023
<b>Against:</b> MICHAEL J. CIRAFESI, JR.			
<b>In Favor Of:</b> STONECLIFFE AT ATWATER COMMUNITY ASSOCIATION, INC. - ADDRESS NOT STATED			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> MJ-15401-CV-0000083-2023	
<b>5th Judgment Type:</b> JUDGMENT	<b>Amount:</b> \$5,960.37	<b>Dated:</b> 7/29/2024	<b>Recorded:</b> 7/29/2024
<b>Against:</b> MICHAEL CIRAFESI			
<b>In Favor Of:</b> COMMONWEALTH OF PA LIEN - ADDRESS NOT STATED			
<b>Recording Book:</b> DUE TO CHANGES WITHIN THE PENNSYLVANIA DEPARTMENT OF HUMAN SERVICES WEBSITE, WE ARE UNABLE TO SEARCH FOR CHILD SUPPORT LIENS.		<b>Page:</b>	<b>Instrument:</b> 2024-06599-LN



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