



## OWNER AND ENCUMBRANCE REPORT

### ORDER INFORMATION

**Client:** Headlands

**Search Date:** 6/10/2025

**Project:** FNBP 2025-5

**Loan Number:** 7150902022

**Grid151 File Number:** HD122-7150902022

### LOAN INFORMATION

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

**Property Address:**

43 W 131ST STREET

NEW YORK, NY 10037

**Property County:** New York

**Amount:** \$860,000.00

**Origination Date:** 12/14/2015

**LIEN POSITION:** 2nd

**VESTING ISSUE:** No

**AOM CHAIN ISSUE:** No AOMs Recorded

**JUDGMENT BEFORE LIEN:** Y-1

**JUDGMENT AMOUNT:** Unknown

**MUNI LIEN:** No

**MUNI AMOUNT:** n/a

**Notes:** n/a



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#### VESTING DEED INFORMATION

**Type of Deed:** BARGAIN & SALE DEED, WITHOUT COVENANT AGAINST GRANTOR'S ACTS IND. OR CORP

**Grantee:** STEPHEN ALEXANDER BOWEN JR.

**Grantor:** SKYLER 2011 LLC

**Dated:** 05/22/2015    **Recorded:** 06/25/2015

**Recording Book:**    **Page:**    **Instrument:** 2015000217571



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## MORTGAGE / DEED OF TRUST

### 1st Mortgage

**Amount:** \$533,850.00  
**Borrower/Mortgagor:** STEPHEN ALEXANDER BOWEN JR.  
**Lender/Beneficiary:** Mortgage Electronic Registration Systems, Inc., solely as nominee for HOMEBRIDGE FINANCIAL SERVICES, INC.  
**Dated:** 05/22/2015      **Recorded:** 06/25/2015      **Maturity:** 06/01/2045      **Open Ended:** No  
**Book:**      **Page:**      **Instrument:** 2015000217572  
**Notes:**

### 2nd Mortgage

**Amount:** \$860,000.00  
**Borrower/Mortgagor:** STEPHEN ALEXANDER BOWEN, JR., A MARRIED MAN  
**Lender/Beneficiary:** HOWARD BANK  
**Dated:** 12/08/2015      **Recorded:** 01/07/2016      **Maturity:** 01/01/2046      **Open Ended:** No  
**Book:**      **Page:**      **Instrument:** 2016000006862  
**Notes:**



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#### JUDGMENT INFORMATION

<b>1st Judgment Type:</b> Other <b>Against:</b> VIRGINIA PANTOJA <b>In Favor Of:</b> WM SPECIALITY MORTGAGE LLC <b>Recording Book:</b>	<b>Amount:</b> UNKNOWN <b>Page:</b>	<b>Dated:</b> 10/2/2006 <b>Instrument:</b> 002178989 01	<b>Recorded:</b> 10/2/2006
<b>2nd Judgment Type:</b> Other <b>Against:</b> STEPHEN A. BOWEN <b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE <b>Recording Book:</b>	<b>Amount:</b> \$320,283.28 <b>Page:</b>	<b>Dated:</b> 04/11/2019 <b>Instrument:</b> 003835294-01	<b>Recorded:</b> 04/11/2019
<b>3rd Judgment Type:</b> Other <b>Against:</b> TIFFANY J. BOWEN <b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE <b>Recording Book:</b>	<b>Amount:</b> \$320,283.28 <b>Page:</b>	<b>Dated:</b> 04/11/2019 <b>Instrument:</b> 003835295-01	<b>Recorded:</b> 04/11/2019
<b>4th Judgment Type:</b> Other <b>Against:</b> STEPHEN A. BOWEN <b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE <b>Recording Book:</b>	<b>Amount:</b> \$128,273.32 <b>Page:</b>	<b>Dated:</b> 11/21/2019 <b>Instrument:</b> 003925543-01	<b>Recorded:</b> 11/21/2019
<b>5th Judgment Type:</b> Other <b>Against:</b> STEPHEN A. BOWEN <b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE <b>Recording Book:</b>	<b>Amount:</b> \$128,273.32 <b>Page:</b>	<b>Dated:</b> 11/21/2019 <b>Instrument:</b> 003925543-02	<b>Recorded:</b> 11/21/2019
<b>6th Judgment Type:</b> Other <b>Against:</b> TIFFANY J. BOWEN <b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE <b>Recording Book:</b>	<b>Amount:</b> \$128,273.32 <b>Page:</b>	<b>Dated:</b> 11/21/2019 <b>Instrument:</b> 003925544-01	<b>Recorded:</b> 11/21/2019
<b>7th Judgment Type:</b> Other <b>Against:</b> STEPHEN A. BOWEN <b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE <b>Recording Book:</b>	<b>Amount:</b> \$50,188.62 <b>Page:</b>	<b>Dated:</b> 03/25/2021 <b>Instrument:</b> 004011063-01	<b>Recorded:</b> 03/25/2021
<b>8th Judgment Type:</b> Other <b>Against:</b> TIFFANY J. BOWEN <b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE <b>Recording Book:</b>	<b>Amount:</b> \$52,035.77 <b>Page:</b>	<b>Dated:</b> 07/16/2021 <b>Instrument:</b> 004031592-01	<b>Recorded:</b> 07/16/2021
<b>9th Judgment Type:</b> Other	<b>Amount:</b> \$4,007.77	<b>Dated:</b> 11/17/2022	<b>Recorded:</b> 11/17/2022

<b>Against:</b> STEPHEN A. BOWEN			
<b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 004133953-01	
<b>10th Judgment Type:</b> Other	<b>Amount:</b> \$70,643.50	<b>Dated:</b> 11/17/2022	<b>Recorded:</b> 11/17/2022
<b>Against:</b> STEPHEN A. BOWEN			
<b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 004133954-01	
<b>11th Judgment Type:</b> Other	<b>Amount:</b> \$4,007.77	<b>Dated:</b> 11/17/2022	<b>Recorded:</b> 11/17/2022
<b>Against:</b> TIFFANY J. BOWEN			
<b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 004133953-02	
<b>12th Judgment Type:</b> Other	<b>Amount:</b> \$70,643.50	<b>Dated:</b> 11/17/2022	<b>Recorded:</b> 11/17/2022
<b>Against:</b> TIFFANY J. BOWEN			
<b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 004133955-01	
<b>13th Judgment Type:</b> Other	<b>Amount:</b> \$37,026.50	<b>Dated:</b> 01/12/2023	<b>Recorded:</b> 01/12/2023
<b>Against:</b> STEPHEN A. BOWEN			
<b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 004147500-01	
<b>14th Judgment Type:</b> Other	<b>Amount:</b> \$37,026.50	<b>Dated:</b> 01/12/2023	<b>Recorded:</b> 01/12/2023
<b>Against:</b> TIFFANY J. BOWEN			
<b>In Favor Of:</b> NY STATE DEPT OF TAXATION AND FINANCE			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 004147500-02	
<b>15th Judgment Type:</b> Other	<b>Amount:</b> \$87,813.06	<b>Dated:</b> 05/16/2023	<b>Recorded:</b> 05/16/2023
<b>Against:</b> STEPHEN BOWEN			
<b>In Favor Of:</b> BUSINESS RESOURCE AND INVESTMENT SERVICE			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 004179949-04	
<b>16th Judgment Type:</b> Other	<b>Amount:</b> \$87,813.06	<b>Dated:</b> 05/16/2023	<b>Recorded:</b> 05/16/2023
<b>Against:</b> TIFFANY BOWEN			
<b>In Favor Of:</b> BUSINESS RESOURCE AND INVESTMENT SERVICE			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 004179949-03	
<b>17th Judgment Type:</b> Other	<b>Amount:</b> \$150.00	<b>Dated:</b> 06/16/2023	<b>Recorded:</b> 06/16/2023
<b>Against:</b> BOWEN			
<b>In Favor Of:</b> TAB			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 122058568	
<b>18th Judgment Type:</b> Other	<b>Amount:</b> \$45,854.98	<b>Dated:</b> 10/17/2023	<b>Recorded:</b> 10/17/2023
<b>Against:</b> TIFFANY BOWEN			
<b>In Favor Of:</b> DIVISION OF LIENS AND RECOVERY			
<b>Recording Book:</b>	<b>Page:</b>	<b>Instrument:</b> 004207824-01	
<b>19th Judgment Type:</b> Other	<b>Amount:</b> \$255,919.15	<b>Dated:</b> 04/17/2024	<b>Recorded:</b> 04/17/2024
<b>Against:</b> STEPHEN A. BOWEN			

**In Favor Of:** NY STATE DEPT OF TAXATION AND FINANCE

**Recording Book:**

**Page:**

**Instrument:** 005033094-01

**20th Judgment Type:** Other

**Amount:** \$255,919.15

**Dated:** 04/17/2024

**Recorded:** 04/17/2024

**Against:** TIFFANY J. BOWEN

**In Favor Of:** NY STATE DEPT OF TAXATION AND FINANCE

**Recording Book:**

**Page:**

**Instrument:** 005033095-01

**21st Judgment Type:** Other

**Amount:** \$100.00

**Dated:** 11/15/2024

**Recorded:** 11/15/2024

**Against:** TIFFANY BOWEN

**In Favor Of:** TAB

**Recording Book:**

**Page:**

**Instrument:** 121916374



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