



## OWNER AND ENCUMBRANCE REPORT

### ORDER INFORMATION

**Client:** Headlands

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

**Project:** FNBP 2025-5

**Loan Number:** 47613985

**Grid151 File Number:** HD122-47613985

### LOAN INFORMATION

**Borrower Name(s):** EARL HEMBY

**Property Address:**

1636 Manor Rd  
Baltimore, MD 21222

**Property County:** Baltimore

**Amount:** \$175,000.00

**Origination Date:** 7/16/2021

**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

**HOA SUPERLIEN:** No

**HOA AMOUNT:** n/a

**Notes:** n/a



**Client:** Headlands

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

**Project:** FNBP 2025-5

**Loan Number:** 47613985

**Grid151 File Number:** HD122-47613985

#### VESTING DEED INFORMATION

**Type of Deed:** DEED

**Grantee:** EARL HEMBY, AS SOLE OWNER

**Grantor:** JEFFERY K. ECKLOFF AND BRITTNEY N. DECARLO, FORMERLY KNOWN AS BRITTNEY N. SHAFFNER

**Dated:** 7/16/2021    **Recorded:** 10/12/2021

**Recording Book:** 45601    **Page:** 408    **Instrument:**



**Client:** Headlands

**Project:** FNBP 2025-5

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

**Loan Number:** 47613985

**Grid151 File Number:** HD122-47613985

## MORTGAGE / DEED OF TRUST

### 1st Mortgage

**Amount:** \$175,000.00

**Borrower/Mortgagor:** EARL HEMBY

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

**Dated:** 7/16/2021

**Recorded:** 10/12/2021

**Maturity:** 8/1/2051

**Open Ended:** CLOSED

**Book:** 456001

**Page:** 420

**Instrument:**

**Notes:** FFD REAL ESTATE RETENTION AGREEMENT DATED 07/16/2021 RECORDED IN BOOK 45601, PAGE 443 ON 10/12/2021.



**Client:** Headlands

**Project:** FNBP 2025-5

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

**Loan Number:** 47613985

**Grid151 File Number:** HD122-47613985

*There are no judgments recorded.*



**Client:** Headlands

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

**Project:** FNBP 2025-5

**Loan Number:** 47613985

**Grid151 File Number:** HD122-47613985

## DISCLOSURE AND WAIVER

The content and services included with the search and report are provided by Investor Services by Grid151 on an "as is" basis without warranties of any kind, whether express or implied. You assume the full and sole risk of using and/or relying on the contents included or made available through this report.

The results of the search are being provided for informational purposes only and title has not been cleared by Investor Services by Grid151. This is a report of findings only to the extent information had been reported and is available at the time the request was submitted. The results of the report have been provided directly from our abstractor. Investor Services by Grid151 makes no guarantees regarding the items contained therein nor does Investor Services by Grid151 make any representation as to the accuracy of the documents or information contained therein. The report is based directly on the findings of the search. The search and report are not insured or guaranteed in any way by Investor Services by Grid151 or any of our underwriters.

Investor Services by Grid151 will not be liable to you or any third party for any damages of any kind arising out of or in connection with the use of, inability to use or performance of the information, services, and materials contained in the Property Report and/or Summary, including but not limited to direct, indirect, special punitive, incidental, exemplary and consequential damages, regardless of the legal theory under which any claim for damages may be made. In the event you incur any damages or liability due to inaccurate information contained therein, Investor Services by Grid151 agrees to provide you with a refund up to the cost of the search only.