



## OWNERSHIP AND ENCUMBRANCE REPORT

<b>Client:</b>	SOVEREIGN BANK-MORTGAGE WAREHOUSING DEPT	<b>Date:</b>	03/20/2009
		<b>Search Start Date:</b>	03/06/2006
		<b>Search End Date:</b>	03/11/2009
<b>Entity:</b>		<b>Loan #:</b>	
<b>Address:</b>	830 MORRIS TURNPIKE 4TH FLOOR SHORT HILLS NJ 07078	<b>ORNET Order #:</b>	21010426
		<b>Fax #:</b>	(973) 467-1654
<b>Contact:</b>		<b>Phone #:</b>	(973) 232-8450
<b><u>Customer Information</u></b>			
<b>Customer Name:</b>	BRIDGETTE JOHNSON		
<b>Property Address:</b>	25 CHESTNUT ST EAST ORANGE NJ 07018-3053		
<b>Municipality/County:</b>	ESSEX		
<b><u>Owner Information</u></b>			
<b>Grantee:</b>	BRIDGETTE JOHNSON, SINGLE		
<b>Grantor:</b>	LEVERAGE PLUS, LLC		
<b>Reference Number:</b>	BOOK 12169 PAGE 5767	<b>Type of Instrument:</b>	
<b>Dated:</b>	11/18/2008	<b>Recorded:</b>	12/08/2008
<b>Comments:</b>			
<b>Grantee:</b>	LEVERAGE PLUS, LLC		
<b>Grantor:</b>	US BANK NATIONAL ASSOCIATION, BY WELLS FARGO BANK, NA, AS SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE, ITS ATTORNEY-IN-FACT		
<b>Reference Number:</b>	BOOK D12169 PAGE 5736	<b>Type of Instrument:</b>	DEED
<b>Dated:</b>	10/31/2008	<b>Recorded:</b>	12/08/2008
<b>Comments:</b>			
<b>Grantee:</b>	PROPERTY ASSET MANAGEMENT, INC.		
<b>Grantor:</b>	ARAMANDO B. FONTOURA, SHERRIF OF ESSEX COUNTY		
<b>Reference Number:</b>	BOOK D12055 PAGE 652	<b>Type of Instrument:</b>	SHERIFF'S DEED
<b>Dated:</b>	01/25/2007	<b>Recorded:</b>	05/16/2007
<b>Comments:</b>			

CUSTOMER NAME:  
APPLICATION #:

BRIDGETTE JOHNSON, SINGLE

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**Grantee:** TOMMY JENKINS  
**Grantor:** JAMES R. BORDEN, III  
**Reference Number:** BOOK D6307 PAGE 255      **Type of Instrument:** DEED  
**Dated:** 02/01/2006      **Recorded:** 03/06/2006  
**Comments:**

**Mortgage/Deed of Trust Information**

**Mortgagee:** MERS AS NOMINEE FOR ADVISORS MORTGAGE CORP., LLC  
**Mortgagor:** BRIDGETTE G. JOHNSON  
**Trustee:** N/A      **Recording Book:** 12177  
**Amount:** \$324,714.00      **Recording Page:** 3306  
**Dated:** 11/18/2008      **Open Ended:** No  
  
**Recorded:** 02/05/2009  
**Texas Home Equity Loan (Texas Only):** Yes      No  
**Assigned To:** NONE FOUND  
**Dated: Recorded: Book: Page: Document/Instrument #:**  
**Add'l. Information:**

**Tax Assessment Information**

**Land:** \$132,500.00      **Building:** \$213,800.00      **Total:** \$346,300.00      **Year:** 2008

**TAX INFORMATION**

<b>Taxes (year):</b> 2008 4TH QUARTER	<b>Taxes (year):</b> 2009 1ST QUARTER
<b>Tax Type:</b> QUARTERLY	<b>Tax Type:</b> QUARTERLY
<b>Amount:</b> \$2,571.76	<b>Amount:</b> \$NOT YET AVAILABLE
<b>Tax ID#:</b> 02/8	<b>Tax ID#:</b> 402/8
<b>Status:</b> DELINQUENT	<b>Status:</b> OPEN, DUE 05/01/2008

**Comments:**

CUSTOMER NAME:  
APPLICATION #:

BRIDGETTE JOHNSON, SINGLE

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**JUDGMENT AND LIEN INFORMATION**

FEDERAL TAX LIEN IN FAVOR OF UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE, AGAINST BRIDGETTE JOHNSON AND ANTHONY HAYNOR AKA BRIDGETTE JOHN AND ANTHONY HAYNOR, TAXPAYER, IN THE ORIGINAL AMOUNT OF \$5,963.90, PLUS PENALTIES AND INTEREST, IF ANY, DATED OCTOBER 14, 2008, RECORDED OCTOBER 21, 2008 AS BOOK 12163 PAGE 6026 OF ESSEX COUNTY RECORDS.

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**COMMENTS AND ADDITIONAL INFORMATION**

NONE FOUND

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**RECORDING INFORMATION**

**NJ Essex County**

**id: 2009-NJ011-34013-10-03**

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**Address:**

**US Postal Service Delivery**

Attn: Real Estate Recording  
Essex County Register of Deeds  
465 Martin Luther King Boulevard  
Hall of Records, Room 130  
Newark, NJ 07102

**Courier Delivery**

Attn: Real Estate Recording  
Essex County Register of Deeds  
465 Martin Luther King Boulevard  
Hall of Records, Room 130  
Newark, NJ 07102

**Phone:** (EST) 973-621-4960

**Fax:** 973-621-6114

**Make Checks Payable To:** Essex County Register of Deeds

**Courthouse Hours:** 9AM-4PM

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**Basic Recording Fees:**

Deed \$40.00 for the first page  
Mortgage \$30.00 for the first page  
Amendment/Modification \$40.00 for the first page  
Assignment \$40.00 for the first page  
Discharge/Release \$40.00 for the first page (see note 1)

**Additional Recording Fees:**

Additional pages and attachments \$10.00 per additional page  
Multiple assignments or releases \$10.00 per reference after first  
Indexing fee \$6.00 per name after the first five

**Transfer and Financing Fees/Taxes:**

Deed Transfer Tax 2.00 per \$500 or fraction thereof of value  
The above tax rate applies to the first \$150,000 of consideration. From \$150,000 to \$200,000 the rate is 3.35, and above \$200,000 the rate is 3.90. Rates are stated per \$500. Special rates apply to senior and disabled citizens and to new construction.

**Searches, Copies and Certification:**

Certification \$20.00 per document

**Document/Recording Notes:**

Blanket assignments are accepted. Blanket releases are accepted.

Document numbering system: Book & Page. Example:

Original document returned.

Do not send a self addressed stamped envelope.

A mortgage may be canceled on the original recorded document rather than using a separate discharge instrument for a flat fee of \$20.00 each.

Common document errors include incorrect fee, names and titles not typed beneath signatures, incomplete notarial certificate, improper notarial certificate (out-of-state preparers), return-to missing, or illegible document.

Legal description required with deeds only.

In subsequent related documents, include references to original document

We have made every effort to insure the accuracy of this recording information. However, due to the frequency with which courthouses revise their fees and other specifications, we cannot assume liability for any discrepancy in recording fees or taxes. Please call the courthouse at the above number to verify amounts prior to closing. In the event that amounts have changed, please notify us so that we may update our records.

EXHIBIT "A"

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE, LYING AND BEING IN EAST ORANGE CITY, COUNTY OF ESSEX AND STATE OF NEW JERSEY, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTHERLY SIDE OF CHESTNUT STREET, 275 FEET WESTERLY FROM THE WESTERLY LINE OF SOUTH ARLINGTON AVENUE (FORMERLY CHERRY STREET); THENCE  
(1) WESTERLY ALONG THE SOUTHERLY LINE OF CHESTNUT STREET, 80 FEET; THENCE

(2) SOUTH 150 FEET; THENCE

(3) EASTERLY PARALLEL TO CHESTNUT STREET, 80 FEET; THENCE

(4) NORTHERLY PARALLEL TO THE SECOND COURSE, 150 FEET TO THE SOUTHERLY LINE OF CHESTNUT STREET AND PLACE OF BEGINNING.

TAX ID NUMBER: 402/8

BEING THE SAME PROPERTY CONVEYED TO BRIDGETTE JOHNSON, SINGLE BY DEED FROM LEVERAGE PLUS, LLC RECORDED 12/08/2008 IN DEED BOOK 12169 PAGE 5767, IN THE ESSEX COUNTY, NEW JERSEY, CLERK'S OFFICE.

EXHIBIT "A"

PROPERTY ADDRESS: 25 CHESTNUT STREET, EAST  
ORANGE, NEW JERSEY

## **Limitation on Liability of Company**

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