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#### **WARRANTY DEED**

THE STATE OF TEXAS COUNTY OF HARRIS

RP-2021-151680 03/23/2021 RP1 \$82.00

DATE: DECEMBER 07, 2018

GRANTOR: SANDRA NICELY FALCONER

GRANTOR'S MAILING ADDRESS: 5930 SOUTHTOWN STREET, HOUSTON, TX 77033

HARRIS COUNTY, TEXAS

GRANTEE: REMUS NEMBHARD, SANIA NEMBHARD, SARAH MCFARQUHAR, JACOB SEALES

GRANTEE'S MAILING ADDRESS: 3611 LANCASTER WALK DRIVE, HOUSTON, TX 77066 HARRIS COUNTY, TEXAS

Ten Dollars (\$10.00)

#### PROPERTY (INCLUDES ANY IMPROVEMENTS)

I, SANDRA NICELY FALCONER A SINGLE WOMAN, of Harris County, the undersigned, hereinafter called "Grantor", (whether on or more), for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) cash and other good valuable consideration to the undersigned in hand paid by REMUS NEMBHARD, SANIA NEMBHARD, SARAH MCFARQUHAR, JACOB SEALES, hereinafter called "Grantees", the receipt of which is hereby acknowledged, has **GRANTED**, **SOLD**, AND **CONVEYED** and by presents does **GRANT**, **SELL** AND **CONVEY** unto herein referred to as "Grantees", whether one or more, the real property described wit:

Lot Three (3), in Block Six (6), of NORTHCLIFFE MANOR, SECTION ONE (1), a subdivision in Harris County, Texas, according to the map or plat thereof, recorded in Volume 288, Page 288, Page 119 of the Map Records of Harris County, Texas

COMMONLY KNOW TO ALL PARTIES AS 3611 LANCASTER WALK DRIVE, HOUSTON, TEXAS 77066

EXECUTED this 18th day of March

2021

Sandra Wely Follows SANDRA NICELY FALCONER

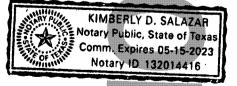
Acknowledgement

Before me, A notary public in and for said County and State personally appeared the above-named who acknowledged that he did sign the foregoing instrument and that the same is free and voluntary act and deed. In testimony whereof I hereunto set my hand and official seal at State of Texas this

18 day of March

,202

Commission Expire:



Notary:

Sandra NiCely JV 5930 Southforen Houston 1-77033

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RP-2021-151680

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EXhibit
15YRS Loan Paid Offin Full 2018
FILED BY

WHEN RECORDED MAIL TO:

OFFICE ONE MORTGAGE CORPORATION

P.O. BOX 57096
IRVINE, CA 92619-7096
ATTN: QUALITY CONTROL

Loan Number: 351014677 Servicing Number: 001174454-7 FIDELITY NATIONAL TITLE
44101446

SINCE

09/22/03 200284194

\$33.00

NEED OF STREET

[Space Above This Line For Recording Data]

**DEED OF TRUST** 

THIS DEED OF TRUST ("Security Instrument") is made on

September 11, 2003

The grantor is SANDRA NICELY FALCONER, A SINGLE PERSON

("Borrower"). The trustee is

James L. Robertson

10333 Richmond Ave., Ste. 550, Houston, Texas 77042

The beneficiary is Option One Mortgage Corporation a California Corporation

which is organized and existing under the laws of

CALIFORNIA

, and whose address is ("Lender").

whose address is

("Trustee").

3 Ada, Irvine, CA 92618

Borrower owes Lender the principal sum of SEVENTY TWO THOUSAND EIGHT HUNDRED

SIGHT HONDKED

... AND NO/100THs Dollars (U.S. \$72,800.00

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on October 01, 2018.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in Harris

County, Texas:

114-440-006-0003

Lot Three (3), in Block Six (6), of NORTHCLIFFE MANOR, SECTION ONE (1), a subdivision in Harris County, Texas, according to the map or plat thereof, recorded in Volume 288, Page 288, Page 119 of the Map Records of Harris County Texas

which has the address of

3611 LANCASTER WALK DR, HOUSTON

[Street, City].

Texas

7066-4104 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be

covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

TEXAS-Single Family Page 1 of 8

TXD10011 (11-04-99)

#### ALLONGE TO NOTE

This endorsement is a permanent part of the Note, in the amount of \$72,800.00

NOTE DATE:

SEPTEMBER 11<sup>TH</sup>, 2003

**BORROWER NAME:** 

SANDRA NICELY FALCONER

PROPERTY:

3611 LANCASTER WALK DR, HOUSTON, TX 77066-4104

#### PAY TO THE ORDER OF:

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2003-0P1

#### WITHOUT RECOURSE:

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE IN TRUST FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2003-OP1, ASSET BACKED PASS-THROUGH CERTIFICATES BY ITS ATTORNEY IN FACT OCWEN LOAN SERVICING, LLC

D ANDERSON

**Authorized Signer** 

Date: 09/11/03

# ALLONGE TO NOTE (INVESTOR)

This allonge makes reference to the following Note:

Borrowers: SANDRA NICELY FALCONER

Loan #: 35101467?

Property Address: 3611 LANCASTER WALK DR, HOUSTON, TX 77066-4104

Loan Amount: \$72,800.00

Note Date: 09/11/03

Therefore, in reference to the captioned note, the following applies:

Pay to the order of:

HSBC Bank USA as Trustee, in trust for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2003-OP1, Asset Backed Pass-Through Certificates

Without Recourse

Option One Mortgage Corporation A California Corporation

D...

RP-2021-151680

Benjamin Goins

**Assistant Secretary** 

0

Servicing Number: 001174454-7

NOTE

September 11, 2003

(Date)

Houston [City]

TX [State]

3611 LANCASTER WALK DR, HOUSTON, TX 77066-4104

[Property Address]

#### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. "principal"), plus interest, to the order of the Lender. The Lender is

\$72,800.00

(this amount is called

Option One Mortgage Corporation, a California Corporation

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

#### 2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. Interest will be calculated on the basis of a 12-month year and a 30-day month. I will pay interest at a yearly rate of 10.290%

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B)

#### 3. PAYMENTS

#### (A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the first day of each month beginning on

November 01, 2003

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on

October 01 , 2018), I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Option One Mortgage Corporation

Department 7821 Los Angeles, CA 90084-7821 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$795.28

(C) Application of Payments

Payments received by the Note Holder will be applied in the following order: (i) prepayment charges due under this Note; (ii) amounts payable under paragraph 2 of the Security Instrument (defined below); (iii) interest due under this Note; (iv) principal due under this Note; and (v) late charges due under this Note.

#### BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes.

If within 36 Months from the date of execution of the Security Instrument I make a full prepayment or, in certain cases a partial prepayment, I will at the same time pay to the Note Holder a prepayment charge if authorized by state law or federal law. The prepayment charge will be equal to six (6) months advance interest on the amount of any prepayment that, when added to all other amounts prepaid during the twelve (12) month period immediately preceding the date of the prepayment, exceeds twenty percent (20%) of the original principal amount of this Note. Notwithstanding the foregoing, I will not be required to pay a prepayment charge to the Note Holder in connection with any prepayment made if the current interest rate is greater than twelve percent (12%) for owner occupied property. In no event will such a charge be made unless it is authorized by state or federal law.

#### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

#### (A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 6.000% my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default. If I am in default, the Note Holder may, except as otherwise required by applicable law, require me to pay immediately the full amount of principal which has not been paid and all interest that I owe on that amount, together with any other charges that I owe under this Note or the Security Instrument.

#### (C) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

THXAS FIXED RATE NOTE - Single Family

**AFFT** 

### CORRECTION AFFIDAVIT AS TO A RECORDED ORIGINAL INSTRUMENT

(Non-material correction pursuant to §5.028, Texas Property Code)

Date:

August 6, 2015

Escrow No.:

03-44101446-41-BF

Title Company: Fidelity National Title Insurance Company

Stacy J. Ferrel

Description of Original Instrument (include name of instrument, date, parties and recording information):

Warranty Deed executed by Glendon A. Nembhard, to Sandra Nicely Falconer, recorded October 26, 1999, as Instrument No. U042500 of the Real Property Records of Harris County, Texas,

Affiant on oath swears that the following statements are true and within the personal knowledge of Affiant:

- My name is Stacy J. Ferrel. My business address is 2533 North 117th Avenue, Omaha, NE 68164. am over the age of eighteen (18) years and am otherwise competent to make this Correction
- I am employed as Associate Claims Counsel of Title Company. I am administering a title insurance claim identified as Matter Number NTCC-TX-15-1104498 on behalf of Fidelity National Title Group's National Title Clearance Center. I have reviewed documents found in Escrow No. 03-44101446-41-BF pertinent to the transaction relating to the Original Instrument, and have personal knowledge of the facts relevant to the correction of the Original Instrument.
- I am making this Affidavit as a correction instrument pursuant to §5.028 of the Texas Property Code, with regard to the following clerical error in the Original Instrument (describe error below):

The legal description did not include the section number.

The Original Instrument should correctly read as follows with respect to the clerical error described above, this being a non-material change to the Original Instrument (Insert corrected language below):

Lot 3, Block 6, Northcliffe Manor, Section 1, a subdivision in Harris County, Texas, according to the map or plat thereof, recorded in Volume 288, Page 119 of the Map Records of Harris County,

I have given notice of this correction of the Original instrument by sending a copy of this Correction Affidavit by First Class U.S. mail to each party to the Original Instrument in accordance with §5.028 (d) (2) of the Texas Property Code. See the attached Exhibit A.

AFFIANT

7 Kerry

STATE OF NEBRASKA

**COUNTY OF DOUGLAS** 

The foregoing instrument was acknowledged before me on this 6th day of August, 2015, by Stacy J. Ferrel, Associate Claims Counsel of Fidelity National Title Group, Inc., a Nebraska Corporation, on behalf of the Corporation.

CORRECTION AFFIDAVIT AS TO A RECORDED ORIGINAL INSTRUMENT (Texas)

Any provision herein which restrict the sale, rental or use of the described Real Property because of color or race is invalid and unenforceable under the Federal Law. Confidential information may have been redacted from the document in compliance with the **Public Information Act.** 

A Certified Copy Attest: 10/21/2019

Diane Trautman, County Clerk

Harris County, Texas

Sean R. Russom







Loan#7142388912

My Commission Expires: May 8,2018

GENERAL NOTARY - State of Nebraska REBECCA L. SLATER

Rebecca Slater
Notary Name Printed

# PFICIAL

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Diane Trautman, County Clerk

Harris County, Texas









Loan#7142388912

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**A Certified Copy** Attest: 10/21/2019

Diane Trautman, County Clerk

Harris County, Texas





Exhibit A



Sandra Nicely Falconer



2533 North 117th Avenue Omaha, NE 68164-3679

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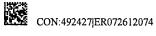
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Diane Trautman, County Clerk

Harris County, Texas

Sean R. Russom







Loan# 7142388912 Exhibit A

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Title Company: Fidelity National Title Insurance Company

Affiant: Stacy J. Ferrel

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of Kerry

STATE OF NEBRASKA

§

COUNTY OF DOUGLAS

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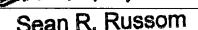
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A Certified Copy Attest: 10/21/2019

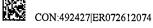
Diane Trautman, County Clerk

Harris County, Texas





\_ Deputy





My Commission Expires: May 8,2018

GENERAL NOTARY - State of Nebraska REBECCA L. SLATER My Comm. Exp. May 8, 2018

Rebecca Slater
Notary Name Printed

CORRECTION AFFIDAVIT AS TO A RECORDED ORIGINAL INSTRUMENT

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A Certified Copy Attest: 10/21/2019 Diane Trautman, County Clerk Harris County, Texas

Sean R. Russom





Loan #7142388912

Exhib: + A



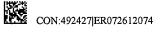
2533 North 117th Avenue Omaha, NE 68164-3679 Any provision herein which restrict the sale, rental or use of the described Real Property because of color or race is invalid and unenforceable under the Federal Law. Confidential information may have been redacted from the document in compliance with the Public Information Act.

**A Certified Copy** Attest: 10/21/2019 Diane Trautman, County Clerk Harris County, Texas

Sean R. Russom









Loan #7142388912 Exhibit A

Fidelity National Title Group 2533 North 117th Avenue, Omaha, NE 68164-3679 tel 402.498.7000 fax 402.496.8802 toll free 888.453.4095



August 6, 2015

Glendon A. Nembhard 5930 Southtown Houston, TX 77033

Dear Sir/Madam:

Enclosed is a copy of a Correction Affidavit to be recorded pursuant to Section 5.028 of the Texas Property Code.

Kind regards,

Stacy J. Ferrel, Esq.

FNTG National Title Clearance Center

Enclosure (1)

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A Certified Copy Attest: 10/21/2019

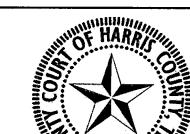
Diane Trautman, County Clerk

Harris County, Texas



CON:492427|ER072612074





Loan 714238812

### CORRECTION AFFIDAVIT AS TO A RECORDED ORIGINAL INSTRUMENT

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Date:

August 6, 2015

Escrow No.:

03-44101446-41-BF Title Company: Fidelity National Title Insurance Company

Stacy J. Ferrel

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STATE OF NEBRASKA

COUNTY OF DOUGLAS

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CORRECTION AFFIDAVIT AS TO A RECORDED ORIGINAL INSTRUMENT (Texas)

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A Certified Copy Attest: 10/21/2019

Diane Trautman, County Clerk

Harris County, Texas

Sean R. Russom





Stay Gend

Loan # 1142388912

Exhibit A

My Commission Expires: May 8,2018

Rebecca Slater
Notary Name Printed

GENERAL NOTARY - State of Nebraska REBECCA L. SLATER



CORRECTION AFFIDAVIT AS TO A RECORDED ORIGINAL INSTRUMENT

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**A Certified Copy** Attest: 10/21/2019

Diane Trautman, County Clerk

Harris County, Texas

Sean R. Russom

Deputy



CON:492427|ER072612074



20150355394 # Pages 12 08/07/2015 08:59 AM e-Filed & e-Recorded in the Official Public Records of HARRIS COUNTY STAN STANART COUNTY CLERK Fees \$56.00

RECORDERS MEMORANDUM
This instrument was received and recorded electronically and any blackouts, additions or changes were present at the time the instrument was filed and recorded.

Any provision herein which restricts the sale, rental, or use of the described real property because of color or race is invalid and unenforceable under federal law.

THE STATE OF TEXAS
COUNTY OF HARRIS
I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me; and was duly RECORDED in the Official Public Records of Real Property of Harris County, Texas.

COUNTY CLERK HARRIS-COUNTY, TEXAS

Any provision herein which restrict the sale, rental or use of the described Real Property because of color or race is invalid and unenforceable under the Federal Law. Confidential information may have been redacted from the document in compliance with the Public Information Act.

**A Certified Copy** Attest: 10/21/2019

Diane Trautman, County Clerk

Harris County, Texas

Sean R. Russom





Loan #7142388912

Fidelity National Title Group 2533 North 117th Avenue, Omaha, NE 68164-3679 tel 402.498.7000 fax 402.496.8802 toll free 888.453.4095





August 6, 2015

Sandra Nicely Falconer 3611 Lancaster Walk Drive Houston, TX 77066

Dear Sir/Madam:

Enclosed is a copy of a Correction Affidavit to be recorded pursuant to Section 5.028 of the Texas Property Code.

Kind regards,

Stacy J. Ferrel, Esq.

FNTG National Title Clearance Center

Enclosure (1)

RECORDER'S MEMORANDUM:
At the time of recordation, this instrument was found to be inadequate for the best photographic reproduction because of illegibility, carbon or photo copy, discolored paper, etc. All blockouts, additions and changes were present at the time the instrument was filed and recorded.

Any provision herein which restrict the sale, rental or use of the described Real Property because of color or race is invalid and unenforceable under the Federal Law. Confidential information may have been redacted from the document in compliance with the Public Information Act.

**A Certified Copy** Attest: 10/21/2019

Diane Trautman, County Clerk

Harris County, Texas

Sean R. Russom

Deputy



CON:492427|ER072612074



## FILED FOR RECORD

3:12:05 PM

Tuesday, March 23, 2021

Teneshir Mudopeth

COUNTY CLERK, HARRIS COUNTY, TEXAS

ANY PROVISION HEREIN WHICH RESTRICTS THE SALE RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER FEDERAL LAW.

THE STATE OF TEXAS
COUNTY OF HARRIS
I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me; and was duly RECORDED; in the Official Public Records of Real Property of Harris County Texas

Tuesday, March 23, 2021

COUNTY CLERK HARRIS COUNTY, TEXAS