

AFFIDAVIT OF FACTS RELATING TO
MATTERS AFFECTING REALTY

STATE OF New York)
) SS:
COUNTY OF New York)

1. Affiant, being first duly sworn, says that:
 - a) Affiant has personal knowledge of the facts set forth herein and is competent to testify concerning them in open court.
 - b) This Affidavit relates to matters set forth in Indiana Code Section 36-2-11-19 (1).
 - c) The land affected by the facts stated in this Affidavit is described on the attached Exhibit "A"
 - d) Based upon review of the county records, Charles Pierre Waits, by deed dated August 10, 2007 and recorded August 23, 2007 as Instrument No. 2007-068223, Lake County, Indiana records, is the owner of record of such land.
2. Affiant, as managing member is the duly authorized officer of Headlands Residential Series Owner Trust, Series C, a California limited liability company, the ultimate Assignee of the Mortgage referenced in No. 3 below, and is executing this Affidavit in order to correct the recording order of certain Assignments of Mortgage.
3. Affiant states that a Mortgage from Charles Pierre Waits to ResMAE Mortgage Corporation, in the sum of \$177,175.00, dated August 10, 2007 was recorded August 23, 2007 as Instrument No. 2007-068224, Lake County, Indiana records ("Mortgage").
4. Affiant states that an Assignment of Mortgage was executed by ResMae Mortgage Corporation to Mortgage Electronic Registration Systems, Inc. and through inadvertence and omission, the Assignment lacked sufficient recording date or recording information of the Mortgage. This Assignment was recorded on April 7, 2008 as Instrument No. 2008-024313 in the Lake County, Indiana records.
5. Affiant states that, through inadvertence and mistake, a subsequent Assignment of Mortgage was executed by ResMae Mortgage Corporation to Lehman Brothers Bank, FSB, and was not intended to assign, but was a **stray assignment and as such, has no effect**, recorded on April 22, 2008 as Instrument No. 2008-028784 in the Lake County, Indiana records.
6. As the appropriate Assignor, Affiant states that subsequently, a **proper** Assignment of Mortgage from Mortgage Electronic Registration Systems, Inc. to The Bank of New York

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Mellon, Trustee for CSMC Trust 2011-3, dated October 30, 2012 was recorded November 21, 2012 as Instrument No. 2012-082604, in the Lake County, Indiana records.

7. Affiant states that:
 - a) An Affidavit Regarding Lost or Misplaced Assignment was recorded on July 11, 2018, as Instrument No. 2018-043128, in the Lake County, Indiana records, to place of record, relevant information that the Mortgage was assigned from The Bank of New York Mellon, Trustee for CSMC Trust 2011-3 to Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A, and this Affidavit stated that the Assignment could not be located for recording; and,
 - b) That at all times, Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A is the holder of the Mortgage, with full authority to exercise the rights of a lender thereunder.
8. Affiant states that an Assignment of Mortgage from Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A to Kirkland Financial LLC, was recorded on July 11, 2018 as Instrument No. 2018-043130, Lake County, Indiana records.
9. Affiant states that an Assignment of Mortgage from Kirkland Financial LLC, to Wilmington Savings Fund Society, FSB, dba Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V, was recorded on July 11, 2018 as Instrument No. 2018-043131, Lake County, Indiana records.
10. Affiant states that an Assignment of Mortgage from Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-C, to Headlands Residential Series Owner Trust, Series C, dated August 3, 2021, recorded on February 13, 2023 as Instrument No. 2023-504179, Lake County, Indiana records.
11. The purpose of this Affidavit is to explain and document the correct recording information for the original Mortgage that was missing in the Assignment of the Mortgage as referenced in No. 4 above and to clarify the record as to any missing assignments.

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FURTHER AFFIANT SAITH NAUGHT.

Headlands Residential Series Owner Trust, Series C

By: Stephen Bufano
Stephen Bufano, CFO

STATE OF New York, COUNTY OF New York SS:

Sworn to or affirmed and subscribed before me by Stephen Bufano, CFO, being the duly authorized Chief Financial Officer of Headlands Residential Series Owner Trust, Series C, this 11th day of September, 2023.

Kavi Bhatia
NOTARY PUBLIC STATE OF NEW YORK
NO. 01BH6415326
QUALIFIED IN NASSAU COUNTY
CERTIFICATE FILED IN NEW YORK COUNTY
COMMISSION EXPIRES MARCH 15, 2025

K Bhatia
Notary Public
My Commission Expires: 03/15/25

The undersigned, having prepared the above document, affirms, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this instrument, unless required by law.

Daniel A. Cox, Esq.

This document was prepared by:
Daniel A. Cox, Attorney at Law
Wood & Lamping LLP
600 Vine Street, Suite 2500
Cincinnati, Ohio 45202

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EXHIBIT A

Legal Description

Property of Lake County Recorder

NOT AN OFFICIAL DOCUMENT

EXHIBIT "A"

File No.: 2023-01469-IN

PROPERTY DESCRIPTION

THE NORTH 5.0 FEET OF LOT 43, AND ALL OF LOTS 44 AND 45 IN NEW GARY ANNEX ADDITION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 22, PAGE 44, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Property of Lake County Recorder