SAMPLE TITLE REPORT — FlippingMap

Sample based on a real completed report. Property address, case number, and personal names are blacked out in this sample.

Brunswick County, North Carolina — Foreclosure Title Report

Property: [redacted], Supply, NC [redacted]

Case: [redacted] (Superior Court, Before the Clerk)

Research brief, not a title opinion. Read-only public-records research performed October 2026 (NC eCourts register, Brunswick County Register of Deeds index and instrument images, Brunswick County tax/GIS records, public listing data). Verify with a licensed title search or attorney before bidding or closing.

Verdict: DO NOT BID — this sale conveys the LAND ONLY

The mobile home is not part of this sale. The foreclosing deed of trust (Book [redacted], Page [redacted]) carries a Manufactured Home Rider in which **Section 2(a), "Manufactured Home Is and Remains Personal Property," is the section marked and initialed** — Section 2(b), "Manufactured Home Is Real Property," is not marked. By its own terms, the deed of trust encumbers Parcel B (0.61 acres) and carves the home out as separate, severable personal property. A targeted Register of Deeds search found **no affidavit of conversion, no retirement or cancellation of the home's DMV title to real property, and no other instrument converting the home** — ever.

A winning upset bidder gets a trustee's deed to a 0.61-acre lot the county values at **$20,620** — with somebody else's double-wide sitting on it. The minimum upset bid is **$88,524.48**.

That is also why the headline numbers mislead on this one: the ~$130K "profit" figure is simply a $216,100 estimated value minus the bid. That estimated value covers the land **and** the 1,792 sqft home together — the home the foreclosure does not convey.

Everything else in the title is unusually clean: the 2007 deed of trust below is the **only** lien of record — no second deed of trust, no judgments, no tax liens, no HOA or mechanic's liens — and every tax year through 2025 is paid in full. Clean title to the wrong asset is still the wrong asset.

The property

- **Address:** [redacted], Supply, NC [redacted]
- **Parcel:** No. [redacted] | PIN [redacted] | Lockwood Folly Township
- **Legal:** All of Parcel B, 0.61 acres, per survey plat recorded at Map Cabinet [redacted], Page [redacted], Brunswick County Registry
- **Owner of record:** [redacted] (tax account [redacted])
- **The home (county tax card, 2026):** manufactured home, double-wide, 56 ft × 32 ft (1,792 sqft), 1 story, 3 bed / 2 bath, heat pump + central AC, built 2007

- **The home (deed-of-trust rider, image-read):** 2007 CMH, Model SUMMIT, Serial [redacted], prepared for CMH Homes, Inc. (Clayton)
- **2026 assessed value:** $139,920 total — **land $20,620 + building (the home) $119,300** (2023 revaluation)

Property snapshot

Item	Value
Estimated market value (land + home combined)	$216,100 (range $186,000–$242,000)
Tax assessment — total	$139,920
Tax assessment — LAND ONLY (what the sale conveys)	$20,620
Foreclosing deed of trust (Book [redacted], Page [redacted])	$84,694 original principal (2007) — OPEN
Taxes due	$728.53 (2026 only; all prior years paid)
Current high bid (10/08/2026 sale)	$84,309.03 — Vanderbilt Mortgage and Finance, Inc.
Minimum next upset bid	$88,524.48 — deposit $4,426.22
Last day to upset	Monday, 10/19/2026

The foreclosure case

- **Caption:** In the Matter of the Foreclosure of a Deed of Trust granted by [redacted]
- **Filed:** 09/24/2025 | **Status at research date:** Pending
- **Substitute trustee:** The Green Law Firm, P.C.
- **04/14/2026 — First sale held:** reported bid $78,430.30; last day to upset 04/24/2026; next minimum $82,351.82
- **04/24/2026 — Borrower filed bankruptcy** on the last day to upset the first sale; the bankruptcy was later dismissed and the foreclosure revived, after hearing continuances and an order to proceed
- **10/08/2026 — Resale held:** reported bid **$84,309.03** by Vanderbilt Mortgage and Finance, Inc. (the lender — no outside bidder)
- **No upset bid and no final report** after the resale as of the research date

The foreclosing deed of trust — Book [redacted], Page [redacted] (all pages, image-read)

- **Recorded:** 11/05/2007 | **Executed/acknowledged:** 10/31/2007
- **Grantor:** [redacted]

- **Beneficiary/lender:** Vanderbilt Mortgage and Finance, Inc., Maryville, Tennessee
- **Original principal:** $84,694.00 | **Maturity:** 12/01/2036
- **Legal description (Exhibit A):** All of Parcel B, 0.61 acres, Plat Map Cabinet [redacted], Page [redacted]. No street address and no PIN are stated in the deed of trust.
- **Manufactured Home Rider:** describes the 2007 CMH Summit, Serial [redacted]. **Section 2(a) — the home "Is and Remains Personal Property" — is marked (X) and initialed. Section 2(b) — the home "Is Real Property" — is NOT marked.** No other riders.
- **Satisfaction block on the face of the instrument: blank.** Status: **OPEN** — no satisfaction of record anywhere.
- **Substitute trustee appointment:** Book [redacted], Page [redacted] (recorded 01/24/2022) appoints The Green Law Firm, P.C. under this deed of trust.

Deed chain

- **05/25/2001 — Warranty deed**, Book [redacted], Page [redacted]: [redacted] family members → the current owner; approximately 0.62 acres (index-level)
- **09/24/2007 — Warranty deed** (the vesting deed for the foreclosed parcel), Book [redacted], Page [redacted]: numerous [redacted] heirs → the current owner; "Parcel B, 0.61 AC"; $0 excise (index-level)
- **Deeds out: NONE.** No deed out of the current owner appears in the grantor or grantee indexes (all name variants, all years).

Lien stack — complete

Item	Recorded	Amount	Status
Deed of trust — Vanderbilt Mortgage and Finance, Inc. (foreclosing)	11/05/2007	$84,694 original	**OPEN**
Substitute trustee appointment to The Green Law Firm, P.C.	01/24/2022	—	Of record

Nothing else exists in the Register of Deeds for this owner/property: no second deed of trust or HELOC, no assignments of this deed of trust found, no judgments, no state or federal tax liens, no HOA liens, no mechanic's liens, no lis pendens, no UCC filings, no other foreclosure notices. A statewide NC eCourts judgment search under the borrower's name and its spelling variant returned no results. (Two 1990s affidavits under a similar surname in the index belong to a different person.)

The manufactured home's title — the controlling issue

1. **The deed of trust itself excludes the home.** Rider Section 2(a) was the parties' own election in 2007: the home remains personal property, separate and severable from the land the deed of trust liens.

2. **No conversion was ever recorded.** A Register of Deeds search returned no affidavit of conversion, no title-retirement instrument, nothing. In North Carolina, a manufactured home only becomes real property for title purposes when its DMV title is cancelled/retired and that is documented — there is no record of that here.

3. **The county still carries it as a manufactured home**, with its own $119,300 building value, separate from the $20,620 land value — consistent with the rider, not with a conversion.

4. **What a buyer actually gets:** a trustee's deed to Parcel B (0.61 acres). Title to the 2007 CMH Summit itself would have to be acquired separately, through its DMV certificate of title — and **whether Vanderbilt/CMH also holds a lien on that DMV title is unknown** (DMV title records were not searched; a home financed through CMH/Vanderbilt in 2007 would ordinarily have exactly such a lien). Until that is answered, assume the home cannot be cleanly bought, sold, moved, or insured as the buyer's property.

5. **Practical consequence:** the land buyer would own the lot under a home they do not own. The realistic outcomes are negotiating a separate purchase of the home from whoever holds its title, negotiating its removal, or litigating possession — none of which is priced into an $88,524.48 bid for $20,620 of assessed land.

Taxes (Brunswick County)

- **2002–2025: ALL PAID IN FULL** — $0.00 balances every year
- **2026 (Bill ███████):** levied $728.53 (county $478.53 + Civietown Fire $250.00), interest/fees $0.00, **balance due $728.53**
- **Total due as of October 2026: $728.53**

Bid math

- Minimum upset: $88,524.48 + $728.53 taxes = **$89,253.01 all-in before closing costs** — for the **land only**.
- Land-only anchor: $20,620 assessed. The minimum bid is roughly **4.3× the assessed value of the only asset being sold**.
- The combined-asset math is the trap, shown only to expose it: $89,253 against a $216,100 estimated value / $139,920 assessment **would** look like a spread — if the home conveyed. It does not.
- Even the non-price path fails: a land buyer cannot rent or sell a home they hold no title to, and the home's title/lien status is unverified (see above).
- **Maximum defensible bid: none at or above the $88,524.48 minimum.** The only version of this deal worth revisiting is a separate, negotiated acquisition in which (a) a DMV title search

on the home's serial number shows who holds its title and any lien on it, (b) that title can be bought and transferred, and (c) the land is priced as a 0.61-acre Supply lot, not as a house.

Clouds & risks

1. **Home excluded from the sale (controlling).** Rider Section 2(a), image-read in the recorded deed of trust. This is not an inference from the tax card — it is the deed of trust's own recorded term.

2. **Unknown DMV-title lien on the home.** DMV records for the home's serial number were not searched. Expect a Vanderbilt/CMH title lien from the 2007 financing until a title search proves otherwise.

3. **Bankruptcy history.** The borrower filed bankruptcy on 04/24/2026, the last day to upset the first sale — it killed that sale's upset window and delayed this case roughly five months. It was dismissed, but the pattern is set: a fresh filing during the 10/19/2026 upset window or before a trustee's deed issues is a live risk on this borrower. Current PACER status unverified.

4. **Occupancy and removal.** Who occupies the home, and what removing or retaining it would cost, was not researched. The home is personal property on the lot; possession of the home does not follow the trustee's deed.

5. **Spouse respondent is unnamed** ("spouse, if any") in the court caption; service/notice completeness is not verifiable at register level.

Unverified / needs follow-up

1. **NC DMV title for the home's serial number** — current title holder, lienholder(s), and whether the title is still active. This is the single document that could reopen the deal (as a separate home purchase), and the only way to price it.

2. **Court filing contents** — petition, notices, findings/order, and the bankruptcy documents were index-level only in this pass (the portal's document viewer failed on every filing); case facts above the register level are index-only.

3. **Vesting-deed terms** and the substitute-trustee appointment image: index-only, images not opened.

4. **Assignments:** the Register of Deeds index shows numerous assignment records naming Vanderbilt as grantee county-wide; no assignment into Vanderbilt was needed here — it was the original beneficiary foreclosing its own deed of trust.

5. **No parcel/address search exists** in the county Register of Deeds combined form (grantor/grantee/date/type/book-page only), so lien discovery was name-based. Name-variant and similar-name searches were run, but a parcel-keyed search could not be run to cross-check them.

6. **Bankruptcy status today (PACER)** and **occupancy/condition** of the home — not researched.

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FlippingMap Title Report — sample. Research compiled from public records: NC eCourts, the Brunswick County Register of Deeds, and Brunswick County tax records.