



CURRENT OWNER SEARCH REPORT

Order Number:
123456 / 79-364605-47

Reference:
EXAMPLE-RES

Subject Property:
6 ELMIRA STREET
NORTH PROVIDENCE, RI 02904

Effective:
08/14/2024

Completed:
08/17/2024

Liens:
FOUND; SEE REPORT FOR DETAILS.

AFX RESEARCH, LLC

A Quarter-Century of Title Document Research Expertise

999 Monterey St. Suite 380, San Luis Obispo, CA 93401

(877) 848-5337 / www.afxllc.com

CURRENT OWNER SEARCH REPORT

(pg. 2 of 4)

Order #: 123456/79-364605-47 | Reference #: EXAMPLE-RES | Completed: 08/17/2024 | Effective: 08/14/2024

PROPERTY AND OWNERSHIP INFORMATION

Owner's Name(s): RAYMOND SANTANELLI, HAZEL SANTANELLI

Street Address: 6 ELMIRA STREET

City, State Zip Code: NORTH PROVIDENCE, RI 02904

APN/Parcel/PIN: NPRO-000024-000000-000418

County: PROVIDENCE

DEED CHAIN

Instrument: QUIT CLAIM DEED

Date Recorded: 04/27/1984

Book/Page: 128/1171

Dated: 04/24/1984

Grantor(s): RAYMOND SANTANELLI, HAZEL SANTANELLI

Grantee(s): RAYMOND SANTANELLI, HAZEL SANTANELLI

TAX INFORMATION

Year:	Property Tax Status:	Due Date:	Amount:
2023	DELINQUENT	06/15/2023	\$5,315.00
Land Value:			\$74,900.00
Building/Improvements:			\$245,100.00
Total Assessed Value:			\$320,000.00

MORTGAGES AND DEEDS OF TRUST

Instrument 1. MORTGAGE

Date Recorded: 07/31/1991

Book/Page: 224/101

Dated: 07/26/1991

Original Amount: \$40,000.00

Mortgagor(s): RAYMOND SANTANELLI AND HAZEL SANTANELLI

Mortgagee(s): BENEFICIAL HOME MORTGAGE LOAN CO.

Instrument 2. MORTGAGE

Date Recorded: 01/29/1993

Book/Page: 248/88

Dated: 01/28/1993

Original Amount: \$60,000.00

Mortgagor(s): RAYMOND SANTANELLI AND HAZEL SANTANELLI

Mortgagee(s): BENEFICIAL HOME MORTGAGE LOAN CORP.



AFX RESEARCH, LLC

999 Monterey St. Suite 380, San Luis Obispo, CA 93401

Ph: (877) 848-5337 Fax: (800) 201-0620

<https://www.afxllc.com>

CURRENT OWNER SEARCH REPORT

(pg. 3 of 4)

Order #: 123456/79-364605-47 | Reference #: EXAMPLE-RES | Completed: 08/17/2024 | Effective: 08/14/2024

MORTGAGES AND DEEDS OF TRUST (cont...)

Instrument 3. **MORTGAGE**

Date Recorded: 07/21/2001

Book/Page: 419/118

Dated: 02/24/2000

Original Amount: \$192,000.00

Mortgagor(s): HAZEL SANTANEILL AND RAYMOND SANTANEILL

Mortgagee(s): AMERICAN BUSINESS CREDIT, INC.

ASSOCIATED DOCUMENTS

1) Document Type: ASSIGNMENT TO THE BANK OF NEW YORK, TRUSTEE

Date Recorded: 06/27/2008

Book/Page: 2510/252

JUDGMENTS, UCC, AND LIENS

Instrument 1. **STATE TAX LIEN**

Date Recorded: 06/16/2000

Instrument: 3374

Instrument 2. **JUDGMENT**

Date Recorded: 11/28/2006

Book/Page: 2395/338

Amount: \$234,465.99

Plaintiff / Creditor / In
Favor Of: GULF INSURANCE CO.

Instrument 3. **ORDER GRANTING MOTION TO AVOID JUDICIAL LIEN**

Date Recorded: 02/17/2012

Book/Page: 2768/187

Amount: \$337,120.60

MISCELLANEOUS INSTRUMENTS

NO MISCELLANEOUS INSTRUMENTS FOUND.



AFX RESEARCH, LLC

999 Monterey St. Suite 380, San Luis Obispo, CA 93401

Ph: (877) 848-5337 Fax: (800) 201-0620

<https://www.afxllc.com>

THANK YOU FOR YOUR ORDER**For questions, please contact our office at 1-877-848-5337.****Order Number:****123456 / 79-364605-47****Reference Number:****EXAMPLE-RES**

The Current Owner Search provides ownership and encumbrance information from the time the current owner purchased the property, up to present time. The report will verify property ownership, check property tax status and report on any encumbrances recorded during the current ownership, including: mortgages, taxes, liens and judgments.

Our professional network of trained researchers follow established industry protocols and use client-supplied property information to complete this Current Owner Search. The report includes:

- Current deed information (i.e. grantor, grantee, recording dates)
- Property tax status, when available
- Lien and judgment information (i.e. creditor, amounts, and recording dates)
- Copies of any judgments/liens against the property

DISCLAIMER

This report was prepared for the intended use of AFX Research, LLC (AFX) and client, exclusively. This report is not a guarantee of title, nor a commitment to insure, nor a policy of title insurance. NO WARRANTY, EXPRESSED OR IMPLIED, IS MADE WHATSOEVER IN CONNECTION WITH THIS REPORT. AFX Research, LLC specifically disclaims the making of any such warranties, including without limitation, merchantability or fitness for a particular use or purpose. The information contained in this report is retrieved as it is recorded from the various agencies that make it available. The total liability is limited to the fee paid for this report.



JUDGMENTS, UCC, AND LIENS EXHIBIT



SEARCH RESULTS

North Providence, RI

Recorded Land Book Search

9/19/2023 3:56:23 PM

File Date	Key	Instrument #	Book/Vol/Page	Type Desc.	Instr. Date	Rec. Time	# of Pgs
6/16/2000	3374		00437/218	TAX LIEN		9:23AM	0

Doc #	Description	File Date	Rec Time	Type Desc.	# of Pgs.	Book/Page	Doc. Status	Instr. Date
3374		06/16/2000	9:23AM	TAX LIEN	0	00437/218	Verified/Certified	

Grantor/Grantee-2

<u>SANTANELLI RAYMOND</u>	Grantor
<u>RHODE ISLAND DIVISION OF TAXATION</u>	Grantee



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
EXECUTION - GOODS, CHATTELS AND REAL ESTATE

SUPERIOR COURT

☐ PROVIDENCE/BRISTOL ☐ KENT ☐ WASHINGTON ☐ NEWPORT

Gulf Insurance Co vs. Bilray Demolition Co, Inc	CASE NO. PC04-6766 RECEIPT NO. B38436
--	--

To the Sheriffs of our several Counties or to their Deputies, or Constables: DDC NO: 00002695
BOOK 2395 PAGE 338

WHEREAS, Gulf Insurance Co
plaintiff name
of _____ address _____ by the consideration of the SUPERIOR COURT
at Providence city/town did on November 28, 2007 date recover
judgement against Estate of Raymond Santanelli
defendant name
of _____ address _____ for the sum of
\$ 230,442.14 debt/damages, \$ 3863.85 in interest, \$ _____ in attorney
fees, and \$ 1405 as cost of suit, as appears of record, for a total amount of \$ 234,465.99
whereof execution remains to be done.

We command you, therefore, that of the goods and chattels and real estate of the said Defendant
and especially the personal estate of the Defendant in the hands or possession of

trustee name _____
charged as trustee of the defendant ☐ by the default of said trustee to file an affidavit in the
above action (or, filed,) ☐ to the extent of \$ _____

within your precinct, you cause to be levied and paid to the said plaintiff the aforesaid sums, being in total
\$ 234,465.99 with a fee of \$ 55 more for writ and your own fees.

Make true return of this writ with your recordings thereon to our Superior Court at Providence

city/town for the above County on January 18, 2008
return date

* Use only if against trustee, (R.I.G.L. 9-25-12).

Witness, the seal of our Superior Court.

Jean Magglacon ASST
Clerk
January 18, 2007
date issued

DOC NO: 00002695
BOOK 2395 PAGE 339

Pursuant to the Final Judgment and Execution No. 10250 by the Rhode Island Superior Court, Providence County in favor of Gulf Insurance Company, Plaintiff, and against Raymond Santanelli, Defendant, by recording the within Execution No. 10250 on all the right, title, and interest which the said Defendant, Raymond Santanelli, has on the following described real estate; viz: All the right title, and interest of the within named Defendant, Raymond Santanelli, including but not limited to those certain buildings and improvements thereon, laid out and designated as Assessor's Plat #24, Lot #418, recorded in the Tax Assessor for the Town of North Providence, State of Rhode Island, having an address of 6 Elmira Street, North Providence, Rhode Island.

STATE OF RHODE ISLAND
PROVIDENCE, SC.

DOC NO: 00002695
BOOK 2395 PAGE 340

SUPERIOR COURT

GULF INSURANCE COMPANY,

Plaintiff,

v.

BILRAY DEMOLITION CO., INC.,
R & T REALTY, INC.,
HAZEL SANTANELLI,
ARLENE C. SANTANELLI, and
ESTATE OF RAYMOND SANTANELLI,

Defendants.

C.A. No. 04-6766

FINAL JUDGMENT

Judgment hereby enters in favor of Gulf and against all Defendants, jointly and severally,
in the amount of \$230,442.14.

The Permanent Injunction entered on June 29, 2005 remains in full force and effect.

ENTERED this 28 day of November, 2006.

ENTER:

ORDER:

W. J. T. 11/28/06

Janne Rinaldi
DEPUTY CLERK

RFD
11-28-06

DOC NO: 00002695
BOOK 2395 PAGE 341

Gulf Insurance Company v. Bilray Demolition Co. et al. (C.A. No. 04-6766)
Page -2- RECEIVED FOR RECORD
NORTH PROVIDENCE, RI
APR 13, 2007 09:59:06A

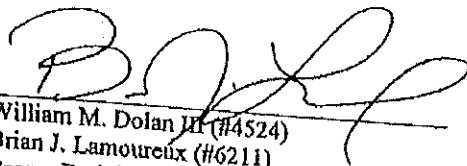
Presented by:

MaryAnn DeAngelus

Town Clerk

GULF INSURANCE COMPANY,

By its Attorneys,



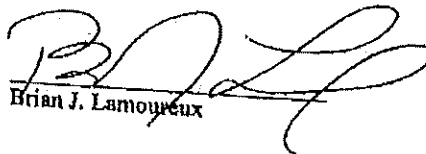
William M. Dolan III (#4524)
Brian J. Lamoureux (#6211)
Brown Rudnick Berlack Israels LLP
121 South Main Street
Providence, RI 02903
401 276 2600
401 276 2601 Facsimile

Dated: November 28, 2006

CERTIFICATE OF SERVICE

I hereby certify that on November 28, 2006, I sent this document via facsimile and first class mail, postage prepaid, to:

Fred J. Volpe, Esq.
Mosca and Volpe
P.O. Box 444
130 Tower Hill Road
North Kingstown, RI 02852


Brian J. Lamoureux

UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND

In Re: Hazel L. Santanelli

BK No. 1:11-bk-14573

Debtor(s)

Chapter 7

ORDER GRANTING MOTION (doc# 15) TO AVOID JUDICIAL LIEN,
filed by the debtor

On 1/9/2012 the Debtor(s) filed a Motion to Avoid the Judicial Lien of Dakota Fin, RLD Insur., & Traveler's . No objection to the motion having been filed, it is hereby ORDERED that the lien placed on the Debtor's property described as 6 Elmira St., North Providence, RI is null and void and the Motion to Avoid Judicial Lien is **GRANTED.**

DOC NO: 00000748
BOOK 2768 PAGE 187

So Ordered:

/s/ Arthur N. Vololato
U.S. Bankruptcy Court Judge

Date: 1/27/12

Entered on Docket: 1/27/12
Document Number: 16 - 15

ogavindpdlten.jsp #114

The Federal Center • 380 Westminster Street, 6th Floor • Providence, RI 02903 • Tel: (401) 626-3100

Website: www.rih.uscourts.gov

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF RHODE ISLAND


In re: Hazel Santanelli
Debtor(s)

Petition No.: 11-14573
Chapter 7

MOTION TO AVOID JUDICIAL LIEN(S)
PURSUANT TO 11 USC § 522(D)(1)

Now comes the debtor in the above entitled matter who moves this court to avoid the following judicial liens(s) arising out of (a) lawsuit(s) for unsecured debt filed with the Registry of Deeds, City of North Providence, State of Rhode Island against the domicile of the debtor(s) located at 6 Elmira Street in the town of North Providence in the County of Providence being further described as Assessor's Plat #24 on Assessor's Lot # 418 in the Records of Land Evidence in the Town of North Providence, County of Providence:

Creditor/Lien Holder & Address	Date Lien Recorded	Book & Page	Registry	Jdgmt Date	Court & Case No.	Amount
Dakota Financial, LLC. 10100 Santa Monica Blvd Los Angeles, CA 90067 (310) 696-3030	2/12/2009	Bk 2552 Pg 278	North Providence, Rhode Island	2/12/2009	Providence Superior Court PC076223	\$84,687.67
RLD Insurance Company 1107 Scottsville Road Lafayette, TN 37083	12/15/2003	Bk 964 Pg 29	North Providence, Rhode Island	10/30/2004	Providence Superior Court PC026081	\$17,966.95
Traveler's Indemnity Co. Tower Square Hartford, CT 06183 <i>as successors in interest to Gulf Insurance Company</i>	4/13/2007	Bk 2395 Pg 342	North Providence, Rhode Island	11/28/2006	Providence Superior Court CA 04-6676	\$234,465.99
					TOTAL	\$337,120.61



As grounds therefore, debtor(s) state(s) that said Judicial Lien(s), either individually or in total, impinge(s) upon his/her/their Section 522(d)1 federal homestead exemption or alternatively, RJGL 9-26-4.1.

At the time of filing of the Chapter 7 petition debtor(s) stated the value of their domicile at \$170,000.00, the first mortgagee alleges a mortgage balance at \$60,995.00 and the second mortgagee alleges a mortgage balance of \$230,123.68 resulting in zero equity in the home, less than the amount of the statutory exemption of \$300,000.00. Pursuant to 11 USC § 522(F)(2)(A), debtor(s) equity, less all liens, is less than said statutory exemption.

Accordingly, there is insufficient equity in said domicile to allow said judicial lien(s) to stand.

WHEREFORE, debtors(s) move this Court for an Order for the cancellation, removing removal and avoidance of said judicial lien(s) recorded against the marital domicile of the debtor(s) at 6 Elmira Street North Providence, Rhode Island 02904 and for such other relief as this court deems fair.

For the debtor(s),
By their attorney,

*Admitted
To the Bar
of the State of Rhode Island
1982*
[Signature]
/s/ Edward G. Lawson, Jr.
Edward G. Lawson, Jr. #0517
260 Lonsdale Avenue
Pawtucket, RI 02860
(401) 725-1810
Fax: (401) 725-2244

Dated: January 9, 2012

NOTICE

Within ten (10) days after service as evidenced by the certification (twenty (20) days for U.S. Government officers and agencies thereof), and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Bankruptcy Court Clerk's Office, 380 Westminster Mall, 6th Floor, Providence, RI 02903, (401) 528-4477. If no objection or other response is timely filed within the time allowed herein, the paper will be deemed unopposed and will be granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the court, the interest of justice requires otherwise.

CERTIFICATION

I hereby certify that I electronically filed a true copy of the within Motion to;

U. S. Trustee Gary L. Donahue via electronic mail: ustprceion@l.p.uscourts.gov

Trustee Stacy Ferrara via electronic mail: stacy.ferrara@usdcba.uscourts.gov

and to the creditors and their respective representatives, named herein and as follows:

Dakota Financial, LLC.
10100 Santa Monica Blvd
Los Angeles, CA 90067
(310) 696-3030

RLD Insurance Company
9025 North Lindbergh Dr
Peoria, Illinois 61615
(800) 331-4929

Traveler's Indemnity Co.
Tower Square
Hartford, CT 06183

William M. Dolan III, Esq. (#4524)
Brown Rudnick Berluck Israels, LLP
121 South Main Street
Providence, RI 02903
as Counsel for Gulf Insurance Company

DOC NO: 00000748
BOOK 2768 PAGE 191

Fred J. Volpe, Esq.
Mosca and Volpe
P.O. Box 444
130 Tower Hill Road
North Kingston, RI 02852
as Counsel for Gulf Insurance Company

Brian J. Lamoureux, Esq.
Pannone Lopes Devereaux & West
317 Iron Horse Way
Suite 301
Providence, RI 02908

RECEIVED FOR RECORD
NORTH PROVIDENCE, RI

Feb 17, 2012 03:10:25P

MaryAnn DeAngelus

/s/ Edward G. Lawson, Jr. Clerk

Edward G. Lawson, Jr. #0517

260 Lonsdale Avenue

Pawtucket, RI 02860

(401) 725-1810

Fax: (401) 725-2244

Dated: January 9, 2012