

RAW TWO-OWNER TITLE SEARCH EXAMINATION REPORT

CURE TitlePro Automated Title Search

FIELD	VALUE
Property Address	21942 Via del Lago, Trabuco Canyon, CA 92679
Borrower 1	HERRON, DAVID R
Borrower 2	HENCH, SANDRA D
County/State	Orange County, California
APN	833-551-29
Exam Date	04/14/2026
Effective Date	04/13/2026
Examiner	CURE TitlePro (Automated)
Recorder Portal	cr.occlerkrecorder.gov/RecorderWorksInternet/

PHASE 1: RECORDER NAME SEARCHES

Search Parameters

SEARCH	NAME SEARCHED	PARTY TYPE	DATE RANGE	RESULTS
Search 1	Herron David R	Grantor/Grantee	01/01/2000 – 04/13/2026	11 documents

Source: Orange County Clerk-Recorder — RecorderWorks Internet Portal

Search Timestamp: 2026-04-13

Search 1 Results: "Herron David R" (Grantor/Grantee)

#	INSTRUMENT NO.	DOC TYPE	REC. DATE	GRANTOR(S)	GRANTEE(S)	PGS
1	2026000043728	RECONVEYANCE	02/18/2026	—	HERRON DAVID R	1
2	2026000041247	TRUST DEED	02/18/2026	HERRON DAVID R	PARTNERS FEDERAL CREDIT UNION	8
3	2023000121368	TRUST DEED	05/24/2023	HERRON DAVID R		9

#	INSTRUMENT NO.	DOC TYPE	REC. DATE	GRANTOR(S)	GRANTEE(S)	PGS
					PARTNERS FEDERAL CREDIT UNION	
4	2021000502864	TRUST DEED	08/10/2021	HERRON DAVID R	MERS / QUICKEN LOANS LLC / ROCKET MORTGAGE LLC	22
5	2021000502863	GRANT DEED	08/10/2021	LOSKOT CORINNE R TR / LOSKOT DANIEL J TR	HERRON DAVID R	3
6	2014000234691	RECONVEYANCE	06/16/2014	—	HERRON DAVID R	1
7	2014000234690	SUBSTITUTION TR	06/16/2014	HERRON DAVID R	NATIONSTAR MTG LLC TR	1
8	2010000706590	RECONVEYANCE	12/29/2010	—	HERRON DAVID R	1
9	2008000576504	GRANT DEED	12/16/2008	HERRON DAVID R	HERRON DAVID RUSSELL TR / HERRON YVONNE BETTINA FRITZ TR	2
10	2008000473485	GRANT DEED	10/14/2008	DEUTSCHE BK NATL TR CO TR	HERRON DAVID R	2
11	2008000473486	TRUST DEED	10/14/2008	HERRON DAVID R	AMTRUST BK BFC / MERS	18

PHASE 2: DOCUMENT INVENTORY & CLASSIFICATION

Master Document Inventory (De-duplicated)

#	INSTRUMENT NO.	DOC TYPE	REC. DATE	CLASSIFICATION	PRIORITY	SECURED PROPERTY
1	2026000043728	RECONVEYANCE	02/18/2026	Release	HIGH	Subject — releases #2023000121368
2	2026000041247	TRUST DEED	02/18/2026	Open Lien on Subject	CRITICAL	Subject — APN 833-551-29
3	2023000121368	TRUST DEED	05/24/2023	Reconveyed Lien	RESOLVED	Subject — reconveyed by #2026000043728
4	2021000502864	TRUST DEED	08/10/2021	Open Lien on Subject	CRITICAL	Subject — APN 833-551-29
5	2021000502863	GRANT DEED	08/10/2021	Vesting	CRITICAL	Subject — APN 833-551-29

#	INSTRUMENT NO.	DOC TYPE	REC. DATE	CLASSIFICATION	PRIORITY	SECURED PROPERTY
6	2014000234691	RECONVEYANCE	06/16/2014	Release	MEDIUM	Different Property — releases DOT on Partridge St
7	2014000234690	SUBSTITUTION TR	06/16/2014	Administrative	LOW	Different Property — Partridge St
8	2010000706590	RECONVEYANCE	12/29/2010	Release	MEDIUM	Different Property — releases #2008000473486 on Partridge St
9	2008000576504	GRANT DEED	12/16/2008	Prior Chain	LOW	Different Property — 21591 Partridge St, APN 833-691-49
10	2008000473485	GRANT DEED	10/14/2008	Prior Chain	LOW	Different Property — 21591 Partridge St, APN 833-691-49
11	2008000473486	TRUST DEED	10/14/2008	Reconveyed Lien	RESOLVED	Different Property — Lot 9, Tract 14060, APN 833-691-49

Total Unique Documents: 11

Classification Summary

CATEGORY	COUNT	DOCUMENTS
Vesting (Grant Deed — Subject)	1	#5
Open Lien on Subject Property	2	#2, #4
Reconveyed Lien on Subject	1	#3
Release (Reconveyance — Subject)	1	#1
Prior Chain / Different Property	2	#9, #10
Reconveyed Lien — Different Property	1	#11
Release — Different Property	2	#6, #8
Administrative	1	#7

PHASE 3: DOCUMENT RETRIEVAL & DATA EXTRACTION

Note: All 11 document images were downloaded from the Orange County Clerk-Recorder and OCR-extracted for full text review.

Vesting Documents

Doc #5: Instrument 2021000502863 — GRANT DEED (08/10/2021)

- **Grantor:** DANIEL J. LOSKOT AND CORINNE R. LOSKOT, TRUSTEES OF THE DANIEL J. LOSKOT AND CORINNE R. LOSKOT LIVING TRUST DATED SEPTEMBER 8, 2020
- **Grantee:** DAVID R. HERRON, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY AND SANDRA D. HENCH, A SINGLE WOMAN AS JOINT TENANTS
- **Documentary Transfer Tax:** \$1,706.10 (computed on full value of property conveyed)
- **Estimated Purchase Price:** ~\$1,551,000 (DTT \$1,706.10 / \$1.10 per \$1,000)
- **Document Date:** July 16, 2021
- **Title Company:** Orange Coast Title Co.
- **Escrow No.:** 018810-AS
- **Confirmed Property:** 21942 Via del Lago, Trabuco Canyon, CA 92679 — LOT 18, TRACT 12217, APN 833-551-29
- **Status:** CONTROLLING VESTING DEED

Trust Deed (Lien) Documents — ON SUBJECT PROPERTY

Doc #4: Instrument 2021000502864 — DEED OF TRUST (08/10/2021) — POTENTIALLY OPEN

- **Trustor/Borrower:** DAVID R. HERRON, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY AND SANDRA D. HENCH, A SINGLE WOMAN AS JOINT TENANTS
- **Beneficiary:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for ROCKET MORTGAGE, LLC (FKA QUICKEN LOANS, LLC)
- **Trustee:** HEATHER LOVIER
- **Loan Amount:** \$770,000.00
- **Note Date:** August 5, 2021
- **Maturity:** September 1, 2051
- **Loan Number:** 3483630408
- **MIN:** 100039034836304081
- **Property:** 21942 Via Del Lago, Trabuco Canyon, CA 92679-3437
- **APN:** 833-551-29
- **Pages:** 22
- **Type:** Purchase money DOT — recorded same day as Grant Deed
- **Status:** POTENTIALLY OPEN — NO RECONVEYANCE FOUND IN RECORDS

Doc #2: Instrument 2026000041247 — REVOLVING CREDIT DEED OF TRUST (02/18/2026) — OPEN

- **Trustor/Borrower:** DAVID R. HERRON, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY AND SANDRA D. HENCH, A SINGLE WOMAN AS JOINT TENANTS
- **Beneficiary:** PARTNERS FEDERAL CREDIT UNION
- **Trustee:** T.D. SERVICE COMPANY, A CALIFORNIA CORPORATION
- **Credit Limit:** **\$100,000.00**
- **Deed Date:** February 9, 2026
- **Term:** 20 years
- **Loan Type:** LOANLINER Home Equity Plan (HELOC — revolving, variable rate)
- **Property:** 21942 Via del Lago, Trabuco Canyon, CA 92679
- **APN:** 833-551-29
- **Pages:** 8
- **Status:** **OPEN — CONFIRMED ACTIVE LIEN**

Doc #3: Instrument 2023000121368 — REVOLVING CREDIT DEED OF TRUST (05/24/2023) — RECONVEYED

- **Trustor/Borrower:** DAVID R. HERRON AND SANDRA D. HENCH
- **Beneficiary:** PARTNERS FEDERAL CREDIT UNION
- **Trustee:** T.D. SERVICE COMPANY
- **Credit Limit:** **\$75,000.00**
- **Deed Date:** May 12, 2023
- **Loan Number:** 3000222731
- **Loan Type:** LOANLINER Home Equity Plan (HELOC)
- **Property:** 21942 Via del Lago, Trabuco Canyon, CA 92679
- **APN:** 833-551-29
- **Status:** **RECONVEYED** via Inst. #2026000043728 (02/18/2026) — paid in full

Reconveyance Documents — Subject Property

Doc #1: Instrument 2026000043728 — SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE (02/18/2026)

- **Releases DOT:** Inst. #2023000121368 (dated 05/12/2023, recorded 05/24/2023)
- **Executed By:** PARTNERS FEDERAL CREDIT UNION
- **Trustor:** David R. Herron and Sandra D. Hench
- **Property:** 21942 Via del Lago, Trabuco Canyon, CA 92679
- **Status:** Partners FCU reconveyed the \$75K HELOC and simultaneously recorded the new \$100K HELOC

Documents Related to DIFFERENT Property (21591 Partridge St, APN 833-691-49)

The following documents relate to a **different property** owned by DAVID R. HERRON and his former spouse YVONNE B. FRITZ HERRON at **21591 Partridge Street, Trabuco Canyon, CA 92679** (APN 833-691-49, LOT 9, TRACT 14060). These do NOT encumber the subject property.

#	INSTRUMENT	DATE	TYPE	AMOUNT	NOTES
10	2008000473485	10/14/2008	GRANT DEED	DTT \$829.40 (~\$754K)	Deutsche Bank → Yvonne Fritz Herron & David Herron (JT)
11	2008000473486	10/14/2008	DEED OF TRUST	\$504,000	AmTrust Bank / MERS — RECONVEYED
9	2008000576504	12/16/2008	GRANT DEED	\$0 DTT	Herrons → Fritz Herron Family Trust (trust transfer)
8	2010000706590	12/29/2010	RECONVEYANCE	—	Releases DOT #2008000473486 (\$504K AmTrust)
7	2014000234690	06/16/2014	SUBSTITUTION TR	—	MERS/Interbank → Nationstar (for DOT #2012000725348)
6	2014000234691	06/16/2014	RECONVEYANCE	—	Releases DOT #2012000725348 (Interbank/Nationstar, 11/2012)

PHASE 4: TAX & PROPERTY LOOKUP

Property Information

FIELD	VALUE
Property Address	21942 Via del Lago, Trabuco Canyon, CA 92679
County	Orange County, California
APN	833-551-29
Property Type	Single Family Residence
Subdivision / Tract	TRACT NO. 12217
Lot	LOT 18
PUD	RANCHO CIELO
Legal Description	LOT 18 OF TRACT NO. 12217, IN THE CITY OF RANCHO SANTA MARGARITA, COUNTY OF ORANGE, STATE OF CALIFORNIA, AS SHOWN ON A MAP RECORDED IN BOOK 611, PAGES 39 THROUGH 42, INCLUSIVE OF MISCELLANEOUS MAPS. EXCEPTING ALL RIPARIAN RIGHTS IN TRABUCO CREEK.
Est. Purchase Price	~\$1,551,000 (based on DTT of \$1,706.10 at \$1.10/\$1,000)
Last Sale Date	08/10/2021

Tax Information

FIELD	VALUE
APN	833-551-29
Tax Portal	taxbill.octreasurer.gov
Tax Year 2025-2026	\$10,931
Assessed Land	\$598,518
Assessed Improvements	\$464,366
Total Assessed Value	\$1,062,884
1st Installment	~\$5,466 (due 12/10/2025) — PAYMENT STATUS UNVERIFIED
2nd Installment	~\$5,465 (due 04/10/2026) — PAYMENT STATUS UNVERIFIED
Prior Year (2024-2025)	\$10,734 (assessed \$1,062,884)

PHASE 5: RAW EXAM REPORT — TITLE EXAMINATION ANALYSIS

A. PROPERTY INFORMATION

FIELD	VALUE
Property Address	21942 Via del Lago, Trabuco Canyon, CA 92679
County	Orange County, California
APN	833-551-29
Property Type	Single Family Residence
Tract / Lot	TRACT 12217 / LOT 18
PUD	Rancho Cielo
City	Rancho Santa Margarita (mailing: Trabuco Canyon)

B. CURRENT VESTING

DAVID R. HERRON, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY AND SANDRA D. HENCH, A SINGLE WOMAN AS JOINT TENANTS

- Vesting established via Grant Deed (Inst. 2021000502863, recorded 08/10/2021)
- Acquired from DANIEL J. LOSKOT AND CORINNE R. LOSKOT, TRUSTEES OF THE LOSKOT LIVING TRUST
- Documentary Transfer Tax: \$1,706.10 (est. purchase price ~\$1,551,000)
- Vesting type: **Joint Tenants**

C. LEGAL DESCRIPTION

LOT 18 OF TRACT NO. 12217, IN THE CITY OF RANCHO SANTA MARGARITA, COUNTY OF ORANGE, STATE OF CALIFORNIA, AS SHOWN ON A MAP RECORDED IN BOOK 611, PAGES 39 THROUGH 42, INCLUSIVE OF MISCELLANEOUS MAPS, RECORDS OF SAID COUNTY, CALIFORNIA. EXCEPTING FROM SAID LAND ABOVE ALL RIPARIAN RIGHTS IN THE WATER OF TRABUCO CREEK AND ANY OTHER RIGHTS IN SAID WATERS APPURTENANT TO SAID PROPERTY.

APN: 833-551-29

D. DEED CHAIN (Two-Owner History)

#	INSTRUMENT NO.	DATE	DOC TYPE	FROM	TO	DTT
1	2021000502863	08/10/2021	GRANT DEED	Loskot Daniel J & Corinne R, Trustees	Herron David R & Hensch Sandra D (JT)	\$1,706.10
2	—	Prior to 2021	—	[Loskot Trust — prior chain not in search scope]	Loskot Trust	—

Chain Analysis:

- 08/10/2021: Property acquired from LOSKOT LIVING TRUST by DAVID R. HERRON (married man, sole and separate property) and SANDRA D. HENCH (single woman) as Joint Tenants
- Purchase money DOT (#2021000502864, \$770K, Rocket Mortgage) recorded same day
- Prior owner chain (LOSKOT) not searched

E. TAX INFORMATION

FIELD	VALUE
APN	833-551-29
Tax Year 2025-2026	\$10,931
Land Value	\$598,518
Improvement Value	\$464,366
Total Assessed Value	\$1,062,884
1st Installment	~\$5,466 due 12/10/2025 — Payment status unverified
2nd Installment	~\$5,465 due 04/10/2026 — Payment status unverified
Prior Year (2024-2025)	\$10,734 (assessed \$1,062,884)

F. DEEDS OF TRUST / MORTGAGES

OPEN DEEDS OF TRUST — Subject Property (APN 833-551-29)

#	INSTRUMENT NO.	DATE	LENDER/BENEFICIARY	AMOUNT	TYPE	STATUS
1	2021000502864	08/10/2021	Rocket Mortgage LLC / MERS	\$770,000	Conventional (purchase money)	POTENTIALLY OPEN
2	2026000041247	02/18/2026	Partners Federal Credit Union	\$100,000	HELOC (revolving)	OPEN

Maximum Lien Exposure on Subject Property: \$870,000

RECONVEYED / RELEASED — Subject Property

#	ORIGINAL DOT	DOT DATE	LENDER	AMOUNT	RECONVEYANCE	RECON. DATE
1	2023000121368	05/24/2023	Partners FCU (HELOC)	\$75,000	2026000043728	02/18/2026

RECONVEYED — Different Property (21591 Partridge St, APN 833-691-49)

#	ORIGINAL DOT	DOT DATE	LENDER	AMOUNT	RECONVEYANCE	RECON. DATE
1	2008000473486	10/14/2008	AmTrust Bank / MERS	\$504,000	2010000706590	12/29/2010
2	2012000725348	11/27/2012	Interbank Mortgage / MERS	Unknown	2014000234691	06/16/2014

G. JUDGMENTS, LIENS, AND ENCUMBRANCES

TYPE	FINDING
Judgment Liens	None found in recorder search
Federal Tax Liens	None found in recorder search
State Tax Liens	None found in recorder search
Mechanics Liens	None found in recorder search
Lis Pendens	None found in recorder search
HOA Liens	None found (PUD: Rancho Cielo — HOA likely exists)

H. CRITICAL ANALYSIS & OBSERVATIONS

CRITICAL Issues

[CRITICAL] \$770,000 ROCKET MORTGAGE DOT — NO RECONVEYANCE FOUND — The purchase money DOT (Inst. #2021000502864, \$770,000, Rocket Mortgage/MERS, recorded 08/10/2021) has **no reconveyance on record**. This DOT secures the subject property at 21942 Via del Lago (APN 833-551-29). At nearly 5 years old, if it has been paid off, a reconveyance should have been recorded. **Action Required:**

Obtain payoff statement or reconveyance from Rocket Mortgage/MERS. Contact MERS at (888) 679-6377 referencing MIN 100039034836304081.

WARNING Issues

[WARNING] DUAL OWNERSHIP STRUCTURE — Vesting is "DAVID R. HERRON, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY AND SANDRA D. HENCH, A SINGLE WOMAN AS JOINT TENANTS." This means Herron holds title as sole and separate property (spouse has no interest) while simultaneously holding as joint tenants with Hench. Any transaction may require spousal quitclaim or consent depending on lender requirements.

[WARNING] TAX STATUS UNVERIFIED — Property tax payment status could not be confirmed due to CAPTCHA restrictions on OC Treasurer portal.

[WARNING] PRIOR OWNER NOT SEARCHED — LOSKOT TRUST was not searched in the recorder. Unreleased encumbrances from prior ownership may exist.

[WARNING] PRIOR PROPERTY DOCUMENTS IN SEARCH — Five documents in this search (#6-#11) relate to a different property at 21591 Partridge St (APN 833-691-49) previously owned by David Herron and his former spouse Yvonne Fritz Herron. All liens on that property are confirmed reconveyed and do NOT affect the subject.

INFO Items

[INFO] PARTNERS FCU HELOC PATTERN — Partners FCU refinanced its own HELOC: the \$75K HELOC (#2023000121368) was reconveyed on 02/18/2026 (#2026000043728), and a new \$100K HELOC (#2026000041247) was recorded the same day.

[INFO] PROPERTY DETAILS — LOT 18, TRACT 12217, PUD Rancho Cielo, in the City of Rancho Santa Margarita (mailing address uses Trabuco Canyon). Riparian rights in Trabuco Creek are excepted.

[INFO] PRIOR PROPERTY — David Herron and Yvonne Fritz Herron previously owned 21591 Partridge St, Trabuco Canyon (APN 833-691-49, LOT 9, TRACT 14060). Acquired 10/14/2008 from Deutsche Bank via Grant Deed. Transferred to Fritz Herron Family Trust 12/16/2008. All liens reconveyed.

PHASE 6: STRUCTURED DATA OUTPUT

See accompanying file: `FINAL_REPORT_Herron.json`

EXAMINER NOTES

This examination was conducted using automated searches of the Orange County Clerk-Recorder's RecorderWorks Internet Portal, supplemented by full OCR document image review of all 11 downloaded instruments.

Limitations

Tax data not verified — OC Treasurer portal requires CAPTCHA.

Prior owner (LOSKOT) not searched — May have unreleased encumbrances.

Second borrower (HENCH) not separately searched — Additional documents may exist under her name.

Judgment search not performed — Recommend OC Superior Court and CA SOS (UCC) search.

HOA status unknown — Rancho Cielo PUD likely has HOA; lien status not checked.

Report Generated: 04/14/2026

Examiner: CURE TitlePro (Automated Agent)

Data Sources: Orange County Clerk-Recorder, OCR Document Extraction

Recorder Search Date: 04/13/2026

Document Review Date: 04/14/2026

Report Status: UPDATED — Document images reviewed; Rocket Mortgage DOT status is critical outstanding item