RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Ignacio Fregozo and Maria Fregozo

GRANTEE(s)
The Secretary of Housing and Urban Development, his/her successors and/or assigns

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

BILL GARRETT, Davidson County
Trans:T20090020350 DEEDTRS
Recvd: 03/27/09 12:48 4 pgs
Fees:22.00 Taxes:0.00
20090327-0027678

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated March 3, 2003 and recorded March 5, 2003, as Instrument No. 20030305-0029215 in the Register's Office of Davidson County, Tennessee, Ignacio Fregozo and Maria Fregozo conveyed to Tonya Esquibel, as Trustee for CTX Mortgage Company, LLC, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured has appointed **SHELLIE WALLACE** as Successor Trustee and **MATTHEW SMITH** as Co-Trustee by instrument of record recorded on December 1, 2008 as Instrument No. 20081201-0116200 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has requested said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale identifying all interested parties of said property was made and given conformity with the terms and provisions of said Deed of Trust, and Tenn. Code Ann. Sec. 35-5-104; and

WHEREAS, pursuant to said advertisement and notice, on January 6, 2009 at the The Sommet Center in Nashville, Tennessee, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to Wells Fargo Bank, NA, at and for the sum of $131,247.16, that being the highest and best bid offered; and

WHEREAS, the said Wells Fargo Bank, NA has assigned its interest in said property to The Secretary of Housing and Urban Development, his/her successors and/or assigns; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Wells Fargo Bank, NA of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Successor Trustee does hereby grant, bargain, sell, and convey to The Secretary of Housing and Urban Development, his/her successors and/or assigns, the property above mentioned and now further described as being inDavidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being Lot No. 21 on the Plan of Section Two, Lakewood Village, a Residential Planned Unit Development, of record in Instrument No. 20000215-0015148, Register's Office for said County, to which plan reference is hereby made for a more complete legal description. Being the same property conveyed to the Grantor(s) herein by deed of record in Instrument No. 200303050029214, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 1860 Lakewood Village, Antioch, Tennessee 37013.
>
> Tax Parcel No.: 165-09-0-A-043.00

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto The Secretary of Housing and Urban Development, his/her successors and/or assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 24th day of March, 2009

Matthew Smith, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Matthew Smith, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 20 day of March, 09.

Notary Public

My Commission Expires: MELISSA G. PERESKO Notary Public-Arkansas Pulaski County My Commission Expires 09-08-2014

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $131,247.16, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale. However, the grantee(s) are exempt from any and all transfer taxes.

Matthew Smith, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Matthew Smith, as Co-Trustee, with who I am personally acquainted, and whom acknowledged that such person executed the foregoing Form for Oath for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 20 day of March, 09.

Notary Public

My Commission Expires: MELISSA G. PERESKO Notary Public-Arkansas Pulaski County My Commission Expires 09-08-2014

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Department of Housing and Urban Development
c/o Pyramid Real Estate Services
616 Marriott Drive, Suite 300
Nashville, Tennessee 37214
FHA No. 483-3238924-703

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF _____South Carolina_____

COUNTY OF ____York_____

RE: 1860 Lakewood Village
Antioch, Tennessee 37013
Debtor(s): Ignacio Fregozo and Maria Fregozo

BEFORE ME, the undersigned authority, on this day personally appeared _____Kevin Marks_____, who after being duly sworn, deposed and stated:

1. I am an employee of Wells Fargo Bank, NA and held the position of _____Vice President of Loan Documentation_____ with said company at the time of the events hereinafter set forth, and make this Affidavit for the purpose of declaring the incidents of statutory and contractual compliance of the entity or entities set out below.

2. This Affidavit is made with respect to the foreclosure of that certain deed of trust dated March 3, 2003, recorded March 5, 2003, as Instrument No. 20030305-0029215 in the real property records of Davidson County, Tennessee, executed by Ignacio Fregozo and Maria Fregozo in favor of CTX Mortgage Company, LLC to secure the payment of a deed of trust note to CTX Mortgage Company, LLC.

3. Wells Fargo Bank, NA is the holder of or agent for the holder of the indebtedness secured by said deed of trust.

4. To the best of my knowledge and belief, the mortgagors holding an interest in the above-described property were not members of the Armed Forces of the United States of America and had not been members of any such entities for at least three (3) months prior to the date of the foreclosure sale the subject hereof.

5. Foreclosure of this property will not be subject to the provisions of 50 U.S.C.S. §501, *et seq.* (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this __14th__ day of ____November___, __2008__.

Kevin Marks

Vice President of Loan Documentation
Title

ACKNOWLEDGMENT

STATE OF ____South Carolina_____

COUNTY OF _____York_____

Before me, the undersigned notary public of the state and county aforesaid, personally appeared _____Kevin Marks_____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be the president (or other such officer authorized to execute the instrument) of Wells Fargo Bank, NA, the within-named bargainor, a corporation, and that such officer executed the foregoing instrument for the purposes therein contained by personally signing the name of the corporation.

Witness my hand and seal at office in __Fort Mill, SC_____ this _14th___ day of ____November____, ___2008____.

Notary Public

My Commission Expires: _____

RETURN TO:

WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

OFFICIAL SEAL
Notary Public
State of South Carolina
WENDY ALBERTSON AL-HAMMADI
My Commission Expires March 10, 2018

Loan No. xxxxxx9521
FHA No. 483-3238924-703
DSoldierSailorAffidavit_mburks_081114_849