RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Margarita Santiago and Ivan Santiago

GRANTEE(s)
Federal Home Loan Mortgage Corporation

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

BILL GARRETT, Davidson County
Trans:T20120014107 DEEDTRS
Recvd: 02/27/12 14:00 8 pgs
Fees:42.00 Taxes:0.00
20120227-0016793

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated September 27, 2007 and recorded October 2, 2007, as Instrument No. 20071002-0117037 in the Register's Office of Davidson County, Tennessee, Margarita Santiago Ivan Santiago and Margarita Santiago conveyed to Settlement Services of TN, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Peoples Home Equity, Inc. and Peoples Home Equity, Inc.'s successors and assigns, 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, JPMorgan Chase Bank, National Association has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on January 13, 2012 as Instrument No. 20120113-0004009 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 JPMorgan Chase Bank, National Association 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; announcing the scheduled sale date of January 4, 2012; and on said date the sale was announced to be postponed to February 2, 2012; said advertisement began on December 9, 2011 and was advertised a total of three times, prior to actual sale date. A Notice of Right to Foreclose was mailed to the borrower(s) on August 31, 2011 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on February 1, 2012 at the Bridgestone Arena 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 JPMorgan Chase Bank, National Association, at and for the sum of $295,000.00, that being the highest and best bid offered; and

WHEREAS, the said JPMorgan Chase Bank, National Association has assigned its interest in said property to the Federal Home Loan Mortgage Corporation, its successors and 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 JPMorgan Chase Bank, National Association 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 Federal Home Loan Mortgage Corporation, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being Lot Number 24 on Revised Plat of Monticello, a Cluster Lot Development of record in Instrument Number 20060417-0043313, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of the property.
>
> Being the same property conveyed to Margarita Santiago and Ivan Santiago by Special Warranty Deed recorded October 2, 2007 , as Instrument No. 20071002-0117036, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 2176 Christina Court, Hermitage, Tennessee 37076-4462.
>
> Tax Parcel No.: 0870010B 024.006

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 Federal Home Loan Mortgage Corporation, its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 22 day of Feb, 2012.

Wilson & Associates, PLLC

By: _____
Shellie Wallace, Partner
Wilson & Associates, PLLC
TN Bar #026039

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Shellie Wallace, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be authorized to execute the instrument on behalf of Wilson & Associates, PLLC the within-named bargainor, a corporation, and that such, 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 Little Rock, Arkansas this 22 day of Feb,

KAMI GARRETT
Notary Public-Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

Notary Public

My Commission Expires: 4-19-2021

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 $295,000.00, 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, pursuant to TCA. § 13-23-127.

Wilson & Associates, PLLC

By: _____
Shellie Wallace, Partner
Wilson & Associates, PLLC
TN Bar #026039

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Shellie Wallace, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be authorized to execute the instrument on behalf of Wilson & Associates, PLLC the within-named bargainor, a corporation, and that such, 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 Little Rock, Arkansas, this 22 day of Feb,

Notary Public

My Commission Expires: 4-19-2021

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal Home Loan Mortgage Corporation
5000 Plano Parkway
Carrolton, TX 75010

KAMI GARRETT
Notary Public-Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF Arkansas

COUNTY OF Pulaski

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

1. Wilson & Associates, PLLC is the Successor Trustee with a certain deed of trust, dated September 27, 2007, recorded October 2, 2007, as Instrument No. 20071002-0117037 in the Register's Office of Davidson County, Tennessee, executed by Margarita Santiago Ivan Santiago and Margarita Santiago in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Peoples Home Equity, Inc. and Peoples Home Equity, Inc.'s successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Peoples Home Equity, Inc. and Peoples Home Equity, Inc.'s successors and assigns.

2. To the best of my knowledge and belief, the mortgagors holding an interest in the above-described property were (1) 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 or (2) were members Armed Forces of the United States of America at the time the security instrument was executed.

3. As such, 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 22 day of Feb., 2012.

Wilson & Associates, PLLC

By: _____
Shellie Wallace, Partner
Wilson & Associates, PLLC
TN Bar #026039

ACKNOWLEDGMENT

STATE OF Arkansas

COUNTY OF Pulaski

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Shellie Wallace, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be authorized to execute the instrument on behalf of Wilson & Associates, PLLC the within-named bargainor, a corporation, and that such, 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 Little Rock, Arkansas this 22 day of Feb, 2021.

KAMI GARRETT
Notary Public-Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

Notary Public

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DServiceMembersAffidavitTN_bboone_120201_1601

Department of Defense Manpower Data Center

Jan-26-2012 22:40:10

Web page snapshots at 1/27/2012 1:39:42 AM

Military Status Report
Pursuant to the Service Members Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
SANTIAGO	MARGARITA	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq. as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"
Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases
Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.
Report ID:B6OVOBU3AI

Department of Defense Manpower Data Center

Jan-26-2012 22:38:57

Web page snapshots at 1/27/2012 1:38:28 AM

Military Status Report
Pursuant to the Service Members Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
SANTIAGO	IVAN	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

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Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

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Report ID:3HLNSCGAAQ

Nashville Scene

Affidavit of Publication

State of Tennessee

County of Davidson

I, Dorothy Cheeney for The Nashville Scene, a weekly newspaper published and distributed in the aforementioned county and state, hereby certify that the attached advertisement appeared in The Nashville Scene.

Dec 8, 15, 22, 2011
Date of publication

Dorothy C Cheeney

Subscribed and sworn to before me,

This 22 day of December, 2011.

Notary Public

My Commission Expires _____

Docket No. 700-196242 Cost $690.00

210 12th Avenue South, Suite 100• Nashville, TN 37203 • 615-244-7989

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