**RECORDING LEGEND**

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

**GRANTOR(s)**
**Jerry Ralph**

**GRANTEE(s)**
**PennyMac Loan Trust 2011-NPL1**

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

**Davidson County DEEDTRS**
**Recvd: 12/18/13 11:27 7 pgs**
**Fees:38.00 Taxes:236.94**
**20131218-0127856**

# TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated February 12, 2007 and recorded February 20, 2007, as Instrument No. 20070220-0020995 in the Register's Office of Davidson County, Tennessee, Jerry Ralph conveyed to Arnold M. Weiss, Attorney, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for GE Money Bank, a federal savings bank, its 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, PennyMac Loan Trust 2011-NPL1 has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on November 25, 2013 as Instrument No. 201311250121075 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 PennyMac Loan Trust 2011-NPL1 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; said advertisement began on November 15, 2013 and was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on December 11, 2013 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 PennyMac Loan Trust 2011-NPL1, at and for the sum of $64,038.00, that being the highest and best bid offered; 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 PennyMac Loan Trust 2011-NPL1 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 said PennyMac Loan Trust 2011-NPL1, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Being Lot Number 103 on the Plan of Section 1, Rolling Green Subdivision, Village of Old Hickory, 4th Civil District, Davidson County, Tennessee, as shown on plan recorded August 21, 1947 in Book 1424, Page 75, in the Register's Office for Davidson County, Tennessee; fronting 90 feet on Fowler Street and containing .54 acres, more or less.
>
> Being the same property conveyed to The Estate of Jerry Ralph by Warranty Deed recorded February 20, 2007 , as Instrument No. 20070220-0020994, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 912 A - B Fowler Street, Old Hickory, Tennessee 37138.
>
> Tax Parcel No.: 04414005900

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 PennyMac Loan Trust 2011-NPL1, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 17 day of Dec., 2013.

Wilson & Associates, PLLC

By: _____
Kristin A. Camp, Attorney
Wilson & Associates, PLLC
TN Bar #30689

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Kristin A. Camp, 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 17 day of Dec, 2013.

BRITTANY SIMS Comm. No. 12390928 NOTARY PUBLIC My Comm. Exp. 10-12-2022 SALINE CO., ARKANSAS

Notary Public
My Commission Expires: 10/12/22

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 $64,038.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

EXECUTED on this 17 day of Dec., 2013

Wilson & Associates, PLLC

By: _____
Kristin A. Camp, Attorney
Wilson & Associates, PLLC
TN Bar #30689

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Kristin A. Camp, 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 17 day of Dec, 2013.

Notary Public

My Commission Expires: 10/12/22

**PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:**
PennyMac Loan Trust 2011-NPL1
27001 Agoura Road #200
Calabasas, CA 91301

BRITTANY SIMS Comm. No. 12390928 NOTARY PUBLIC My Comm. Exp. 10-12-2022 SALINE CO., ARKANSAS

# 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 states as follows:

1. Wilson & Associates, PLLC is the Successor Trustee with a certain deed of trust, dated February 12, 2007, recorded February 20, 2007, as Instrument No. 20070220-0020995 in the Register's Office of Davidson County, Tennessee, executed by Jerry Ralph in favor of Mortgage Electronic Registration Systems, Inc., as nominee for GE Money Bank, a federal savings bank, its successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., as nominee for GE Money Bank, a federal savings bank, its 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 twelve (12) 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. §501, *et seq.* (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this 17 day of Dec., 2013.

Wilson & Associates, PLLC

By: _____
Kristin A. Camp, Attorney
Wilson & Associates, PLLC
TN Bar #30689

ACKNOWLEDGMENT

STATE OF Arkansas

COUNTY OF Pulaski

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Kristin A. Camp, 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 17 day of Dec, 2013.

BRITTANY SIMS
Comm. No. 12390928
NOTARY PUBLIC
My Comm. Exp. 10-12-2022
SALINE CO., ARKANSAS

Brittany Sims
Notary Public

My Commission Expires: 10/12/22

DServiceMembersAffidavitTN_tquillen_131211_1516

Department of Defense Manpower Data Center

Results as of : Dec-17-2013 01:24:17

SCRA 3.0

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: RALPH
First Name: JERRY
Middle Name:
Active Duty Status As Of: Dec-17-2013

| On Active Duty On Active Duty Status Date | | | |
|---|---|---|---|
| Active Duty Start Date | Active Duty End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects the individuals' active duty status based on the Active Duty Status Date | | | |

| Left Active Duty Within 367 Days of Active Duty Status Date | | | |
|---|---|---|---|
| Active Duty Start Date | Active Duty End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date | | | |

| The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date | | | |
|---|---|---|---|
| Order Notification Start Date | Order Notification End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects whether the individual or his/her unit has received early notification to report for active duty | | | |

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

## COST OF PUBLICATION

| | |
|---|---|
| **First Insertion** | **$210.00** |
| **Second Insertion** | **210.00** |
| **Third Insertion** | **210.00** |
| **Total** | **$630.00** |

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated February 12, 2007, and the Deed of Trust of even date securing the same, recorded February 20, 2007, as Instrument No. 20070220-0020995 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Jerry Ralph, conveying certain property therein described to Arnold M. Weiss, Attorney as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for GE Money Bank, a federal savings bank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee will, on **December 11, 2013** on or about **10:00 A.M.**, at the **Bridgestone Arena, Nashville, Tennessee**, offer for sale certain property hereinafter described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Davidson County, Tennessee, and being more particularly described as follows:

**Being Lot Number 103 on the Plan of Section 1, Rolling Green Subdivision, Village of Old Hickory, 4th Civil District, Davidson County, Tennessee, as shown on plan recorded August 23, 1947 in Book 1424, Page 73, in the Register's Office for Davidson County, Tennessee; fronting 90 feet on Fowler Street and containing .84 acres, more or less.**

**ALSO KNOWN AS: 952 A - B Fowler Street, Old Hickory, Tennessee 37138**

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: **Jerry Ralph; The Estate of Jerry Ralph; The Unknown Heirs of Jerry Ralph, if any; Carolyn Lynn Ray Ralph, possible heir of the Estate of Jerry Ralph; Justin R. Ralph, possible heir of the Estate of Jerry Ralph; Brenda Boles, possible heir of the Estate of Jerry Ralph; Carolyn Cothern, possible heir of the Estate of Jerry Ralph; Jeffery Ralph, possible heir of the Estate of Jerry Ralph; Carolyn Lynn Ray Ralph, as Co-Administrator of the Estate of Jerry Ralph; Justin R. Ralph, as Co-Administrator of the Estate of Jerry Ralph; Nations Insurance Company, Inc.**

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. **WBA No. 1460-240893**

DATED November 7, 2013

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee

**FOR SALE INFORMATION, VISIT WWW.NEVER.COM and WWW.REALTYTRAC.COM**

Nov. 15, 22, 29, 2013 FH20706

## PROOF OF PUBLICATION

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER, the Publisher of the NASHVILLE LEDGER, a weekly newspaper of general circulation printed in the State of Tennessee and distributed throughout Davidson, Williamson, Cheatham, Dickson, Wilson, Robertson, Rutherford, Sumner and Montgomery counties in Tennessee, states that the hereto attached publication appeared in the NASHVILLE LEDGER on the following dates:

**November 15, 2013**
**November 22, 2013**
**November 29, 2013**

**THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER**

By: _____
**Catron J. Kerr, Administrative Assistant**

STATE OF TENNESSEE

On this 29th day of **November 2013**, the individual above appeared before me, personally known (or proved to me on the basis of satisfactory evidence), who, being by me duly sworn did say that she is an authorized agent of the corporation (or association) of The Westview Newspaper, LLC, that the instrument was signed and sealed on behalf of the corporation (or association), by authority of its Board of Directors and **Catron Kerr** acknowledged the instrument to be the free act and deed of the corporation (or association) and that the corporation has no corporate seal.

WITNESS my hand and Official Seal at office this 29th day of **November 2013.**

_____
Notary Public
TENNESSEE NOTARY PUBLIC COUNTY OF SHELBY MY COMM. EXP. APRIL 08, 2015

**FPS**

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# True Copy Certification

I, Tiffany Grundy, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of ARKANSAS

County of PULASKI

Personally appeared before me, Lena Drennan, a notary public for this county and state, Tiffany Grundy who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires:

Notary' Seal (if on paper)

LENA M. DRENNAN
Notary Public-Arkansas
Saline County
My Commission Expires 08-17-2021
Commission # 12383853