



Santander

# EVIDENCE OF FRAUD AND THERE BEING NO VALID DEBT

October 16, 2024

[REDACTED] Wilkinson

[REDACTED] MD [REDACTED]

Loan Number: [REDACTED] 835

Property Address: [REDACTED] MD [REDACTED]

Dear [REDACTED] Wilkinson,

Thank you for your correspondence dated 08/15/2024 that was received on 08/20/2024, where you raised the following issues:

1. Misrepresented instrument Bills of Attainer/Foreign Bill of Exchange titled as ORLANDS PC executed August 15, 2024 and received in our department on August 20, 2024.
2. Letters sent regarding the issues referenced in this communication did not receive a response.

We have fully investigated the issues you raised and have determined that no action was required to address this/these issue(s) because **no error occurred**.

Despite this conclusion and in an effort to improve your experience, we have taken the following steps: **The funds required to pay this loan in full were received on 09/05/2024 and have been applied to the account.** Enclosed is a copy of your recorded Certificate of Satisfaction.

For your information, we have determined that no action on our part was required based on the following:

Regarding Misrepresented instrument Bills of Attainer/Foreign Bill of Exchange titled as ORLANDS PC dated August 15, 2024. Please note that we researched this issue and have verified that ORLANDS PC did send communication to you on August 26, 2024 determining your inquiry was a debt validation request. Orlands PC also indicated they do not accept service for Qualified Written Requests on behalf of clients and directed your request to the current loan servicer. **Enclosed, is a copy of the response sent under separate cover. Please note, you have the right to request any documents we relied upon to reach this conclusion. If you wish to obtain these documents, please contact customer service at 1-855-[REDACTED]**

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. PLEASE NOTE, HOWEVER, THAT IF YOU ARE A DEBTOR IN AN ACTIVE BANKRUPTCY CASE OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY WITH RESPECT TO THE ABOVE-REFERENCED MORTGAGE LOAN, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.

Regarding letters sent to you which you claim you did not receive a response, please note that we have enclosed a copy of the **response dated June 25, 2025** for your inquiry received on June 10, 2024 and June 20, 2024. Please note, you have the right to request any documents we relied upon to reach this conclusion. If you wish to obtain these documents, please contact customer service at 1-855-[REDACTED]

For informational purposes only, pertaining to your February 26, 2024 inquiry, enclosed is a copy of the March 11, 2024 response sent under separate cover.

Thank you for taking the time to share your concerns and for allowing us the opportunity to address them. While we believe that this response fully addresses the issues raised in your correspondence, if you require further assistance or have any additional questions, please do not hesitate to contact our Customer Service department at 1-800-[REDACTED]

Sincerely,



**Default Litigation Specialist**  
Default Litigation

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PREPARED BY :

Nikul Prajapati

Dovenmuehle Mortgage Inc.  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8924

AFTER RECORDING FORWARD TO :

Dovenmuehle Mortgage Inc.  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8924

# EVIDENCE OF FRAUD AND THERE BEING NO VALID DEBT

09/18/2024 02:03  
CC16-KeH  
#18414783 CC0703 -  
Prince George's  
County/CC07.03.16 -  
Register 16

Dovenmuehle Mortgage, Inc. 9350301835 WILKINSON

Lender Id : 54V

## CERTIFICATE OF SATISFACTION

As of 09/06/2024

SANTANDER BANK, NATIONAL ASSOCIATION F/K/A SOVEREIGN BANK does hereby acknowledge that the indebtedness secured by a certain Deed of Trust/Mortgage / Note made by [REDACTED] WILKINSON as mortgagor, JOHN W. SMITH as trustee, to SOVEREIGN BANK, as beneficiary, dated 08/24/2006 and recorded 10/03/2006 in PRINCE GEORGE'S County in the State of Maryland, in Liber 26125 , Folio 207 was fully paid and discharged. And that SANTANDER BANK, NATIONAL ASSOCIATION F/K/A SOVEREIGN BANK was, at the time of the satisfaction, the holder of the Deed of Trust / Mortgage / Note, and the lien of the Deed of Trust Note / Mortgage is hereby released.

Tax Id. No. : [REDACTED]-10[REDACTED]444

Property Address: [REDACTED] MD, [REDACTED]

Witness the hands and seals of the holders of the said Deed of Trust Note/Mortgage below on date as indicated.

In witness whereof, the holder of said Deed of Trust Note/Mortgage has caused this instrument to be executed in its behalf by its agent.

SANTANDER BANK, NATIONAL ASSOCIATION F/K/A  
SOVEREIGN BANK, 1 CORPORATE DRIVE, SUITE 360, LAKE  
ZURICH IL 60047

By :

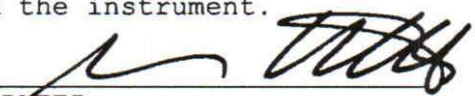


JEFFREY HODAL AUTHORIZED SIGNER



STATE OF Illinois  
COUNTY OF LAKE

Sworn to and subscribed on 09/06/2024 , before me, MICHAEL RUTTI, a Notary Public in and for the County of LAKE, State of Illinois, personally appeared JEFFREY HODAL AUTHORIZED SIGNER of SANTANDER BANK, NATIONAL ASSOCIATION F/K/A SOVEREIGN BANK, 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH IL 60047, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

  
MICHAEL RUTTI

Notary Expires : 05/06/2025

