BK 0126 PG 1685

FORSYTH CO,NC FEF. 1 28.00PRESENTED & RECORDED: 07/17/1997 4:14PK DICKIE C. WOOD REGISTER OF DEEDS BY: WILLIA

PREPARED BY: Robert W. Porter RETURN TO: Wachovia Mortgage Company; 301 N. Main Street; Winston-Salem, NC Space Above This Line For Recording Date

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on **14TH** 19 97 . The grantor is NICHOLAS C YACABUCCI AND VIVIAN C YACABUCCI ("Borrower"). The trustee is New Salem, Inc., ("Trustee"). The beneficiary is WACHOVIA MORTGAGE COMPANY which is organized and existing under the laws of North Carolina, and whose address is P.O. BOX 3174 WINSTON-SALEM, NORTH CAROLINA 27102 ("Lender"). Borrower owes Lender the principal sum of FOUR HUNDRED NINETY NINE THOUSAND AND 00/100 -- - Dollars (U.S. \$\*\*\*\*499,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on AUGUST 1ST **2027** . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee and Trustee Specessors and assigns, in trust, with power of sale, the following described property located in County. North Carolina: described property located in County, North Carolina:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE

PAID AND SATISFIED IN FULL wember20 ot day of Charter One Mortgage, Corp FKA American Home Angelia H. Bland Betsy S. Evernart Assistant Secretary Asst. Vice President

The original of this intrument with the notes or bonds secured thereby having this day been exhibited to the undersigned marked paid and satisfied as required by law, the same is hereby cancelled of record by virtue of authority contained in Section 45-37 of the General Statutes of NC.

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istee's successors and assigns, forever, together with ,, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument.

All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to

grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

NORTH CAROLINA -Single Family- FANNIE MAE/FREDDIE MAC UNIFORM INSTRUMENT BK1956 P0444 C8015. OFFICE D1 0008186286 CNDT Form 3034 9/90