

FORSYTH CO, NC 42 FEE: \$ 41.00
 PRESENTED & RECORDED: 12/30/2002 09:42AM
 DICKIE C. WOOD REGISTER OF DEEDS BY: HODDVA
 BK2309 P2999 - P3008

PAID OCT 01 2006

WELLS FARGO BANK, NA

[Signature]
 JONNA L. DENSON, COLLATERAL OFFICER

[Signature]
 JANET L. BROWN, WITNESS

Return
 document to:

[Signature]
 Thomas H. Ramsey

OPEN END DEED OF TRUST

(Securing Future Advances under a Home Equity
 Line of Credit Subject to Article 9, Chapter 45 of the
 North Carolina General Statutes)

After Recording Return To:

E-LOAN, INC.
 FINAL DOCS DEPT.
 5875 ARNOLD ROAD
 SUITE 100
 DUBLIN, CA 94568

This instrument was prepared by: CHERRY ANN GABRIEL
 E-LOAN, INC.
 5875 ARNOLD RD. SUITE 100
 DUBLIN, CA 94568

Title Order No.: 200211290455

Escrow No.: 343729

LOAN #: E0094076

THIS DEED OF TRUST is made on DECEMBER 17, 2002.

The grantor is Thomas H. Ramsey.

The trustee is STUBBS & PERDUE, P.A

("Trustee"). The beneficiary is E-LOAN, INC., A DELAWARE CORPORATION,

whose address is 5875 ARNOLD RD., SUITE 100, DUBLIN, CA 94568.

In this Deed of Trust, the terms "you," "your" and "yours" refer to the grantor(s). The terms "we," "us" and "our" refer to the beneficiary.

Pursuant to a Home Equity Line of Credit Agreement dated the same date as this Deed of Trust ("Agreement"), you may incur maximum unpaid loan indebtedness (exclusive of interest thereon) in amounts fluctuating from time to time up to the maximum principal sum outstanding at any time of ****FORTY SEVEN THOUSAND FIVE HUNDRED AND NO/100***** Dollars (U.S. \$47,500.00).

or than JANUARY 1, 2013.

You agree
 hereafter advanced under the terms of the Agreement
 whether or not at the time the sums are advanced there

2006069260 00019

FORSYTH CO, NC
 PRESENTED & RECORDED:
 11-01-2006 11:43 AM
 DICKIE C WOOD
 REGISTER OF DEEDS
 By: LETTIE WILHELM DPTY

S BK 141 P 2092

BK RE2309 P2999

Initials: *[Signature]* *[Signature]*

NCQDEED 0211

12-17-2002 13:30