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PRESENTED & RECORDED: 06/28/2001
DICKIE C. WOOD REGISTER OF DEFISE EX 38.00 2:23PH P4139 - P4152

After Recording Return To: TRULIANT FEDERAL CREDIT UNION 2098 FRONTIS PLAZA BLVD WINSTON-SALEM, NC 27103

LOAN NO.: 243-57-0932

Prepared by: Thomas G. Jacobs, Attorney EDIT UNION

## DEED OF TRUST

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated together with all Riders to this document.

JUNE 27, 2001

(B) "Borrower" is

ISIDRO ESPINAL AND WIFE RINA E. MARTINEZ ESPINAL

Borrower is the trustor under this Security Instrument.

(C) "Lender" is TRULIANT FEDERAL CREDIT UNION

Lender is a FEDERALLY CHARTERED CREDIT UNION organized and existing under the laws of Lender's address is 2098 FRONTIS PLAZA BLVD WINSTON SALEM, NC 27103 Lender is the beneficiary under this Security Instrument. (D) "Trustee" is JOSEPH P. CLARK

(E) "Note" means the promissory note signed by The Note states that Borrower owes Lender EIGHTY THOUSAND AND 00/100 Dollars (U.S. \$ 80,000.00

Periodic Payments and to pay the debt in full not (F) "Property" means the property that is des

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FORSYTH CO, NC PRESENTED & RECORDED:

06-30-2008 12:12 PM KAREN GORDON
REGISTER OF DEEDS
BY: S L POINDEXTER DPTY

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