Paid in Full FARMERS & MERCHANTS BANK GRANITE QUARRY, NC

AUG 0 4 2008

**ENNETOBE** Vice President 2006046975 00276

FEE \$89.00

FORSYTH CO, NC
PRESENTED & RECORDED:
07-27-2006 04:19 PM

DICKIE C WOOD
REGISTER OF DEEDS
BY:PATSY RUTH DAVIS DPTY

BK:RE 2681

PG:1198-1223

Return To: F & M BANK 221 North Main Street Salisbury, NC 28144

Returnrepared by: Tornow & Kangur, LLP document to:

[Space Above This Line For Recording Data]-

DEED OF TRUST

DEFINITIONS

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 JULY 27, 2006 together with all Riders to this document.

(B) "Borrower"is

JOHN M HENDERLITE JR, and wife Henrietta I. Henderlite and Robert D. Becker II and wife Sandra O. Becker and Gary M. McManama and wife Laura M. McManama

Borrower is the trustor under this Security Instrument. (C) "Lender"is F & M Bank

Lender is a Bank organized and existing under the laws of NORTH CAROLINA

2008043949 00010

FORSYTH CO, NC PRESENTED & RECORDED:

08-26-2008 02:39 PM KAREN GORDON

BY: REBECCA A WILLIAMS DPTY

S BK 143 P 1334

BK RE2681 P1198

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