

Return
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FARMERS & MERCHANTS BANK
GRANITE QUARRY, NC

JUN 08 2009

Name

Title

Diane L. Talbert
Diane L. Talbert
Vice President

ENVELOPE

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

2007015022 00449

FORSYTH CO, NC FEE \$68.00

PRESENTED & RECORDED:

03-16-2007 03:22 PM

DICKIE C WOOD

REGISTER OF DEEDS

By: MARY D CALDWELL DPTY

BK:RE 2737

PG:2637-2655

[Space Above This Line For Recording Data]
Drafted By: T. Dan Womble

450053857

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 **MARCH 16, 2007**, together with all Riders to this document.

(B) "Borrower" is
GORDON A KIRKLAND, AND WIFE, SANDRA H. KIRKLAND

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**

2009028546 00002

FORSYTH CO, NC
PRESENTED & RECORDED:

06-29-2009 10:45 AM

C. NORMAN HOLLEMAN

REGISTER OF DEEDS

BY: REBECCA A WILLIAMS DPTY

S BK 143 P 3402

BK RE2737 P2637

Mac Uniform Instrument

al Solutions, Inc. (800) 937-3799

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Form 3034 1/01

Initial