Return ent to: Book PA

Paid in Full
FARMERS & MERCHANTS BANK
GRANITE QUARRY, NC

Name Diane L. Talbert
Title Vice President

2007015022 00449

FORSYTH CO, NC FEE \$68.00 PRESENTED & RECORDED:

03-16-2007 03:22 PM

BY: MARY D CALDWELL DPTY
BK: RE 2737

PG:2637-2655

ENVELOPE

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

Drafted By: T. Dan Wombl DEED OF TRUST

450053857

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

cranized and existing under the laws of NORTH CAROLINA

2009028546

00002

FORSYTH CO, NC PRESENTED & RECORDED:

06-29-2009 10:45 AM C. NORMAN HOLLEMAN

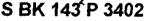
REGISTER OF DEEDS

BY: REBECCA A WILLIAMS DPTY

Mac Uniform Instrument

al Solutions, Inc. (800) 937-3799

Form 3034 1/01 Initial



BK RE2737 P2637

