

408-120
510146
1809755

RETURN TO: American Home Funding, Inc.
5501 Greenwich Road, Suite 100
Virginia Beach, VA 23462
ATTN: Closed Loan Review Department

FORSYTH CO, NC 138 FEE: \$ 26.00
PRESENTED & RECORDED: 02/20/1997 4:08PM
DICKIE C. WOOD REGISTER OF DEEDS BY: WOHLFO
atwoflow

THIS DEED OF TRUST DRAWN BY: R. Michael Wells, Attorney at Law

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180975-5

Return can
document DEED OF TRUST

Deal box 9

THIS DEED OF TRUST ("Security Instrument") is made on February 20, 1997
JOSEPH M. MAINELLO and BETH A. YACKEL

. The grantor is

("Borrower"). The trustee is A. Mark Adcock and Noah H. Huffstetler, III

This Instrument has been cancelled of record
DICKIE C. WOOD, REGISTER OF DEEDS

("Trustee"). The beneficiary is American Home Funding, Inc.

which is organized and existing under the laws of the State of New York, and whose
address is 2812 Emerywood Parkway, Richmond, VA, 23294

("Lender"). Borrower owes Lender the principal sum of

One Hundred Six Thousand Six Hundred Fifty and 00/100

Dollars (U.S. \$ \$106,650.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for
monthly payments, with the full debt, if not paid earlier, due and payable on March 1, 2004

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,
extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to
protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this
Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee and Trustee's
successors and assigns, in trust, with power of sale, the following described property located in FORSYTH

County, North Carolina:

SEE SCHEDULE "A" ATTACHED

TAX Block 4972A/TAX Lot 017

PAID AND SATISFIED IN FULL
this 9th day of September 2003.
Charter One Mortgage Corp.
FKA American Home Funding, Inc.

BY: Betsy S. Everhart ATTEST: Angella H. Bland
Betsy S. Everhart Angella H. Bland
Asst. Vice President Assistant Secretary

which has the address of 2071 CARTERET DRIVE, RURAL HALL
North Carolina 27045 ("Property Address");
[Zip Code]

[Street, City].

NORTH CAROLINA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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VMP-6R(NC) (9105)

VMP MORTGAGE FORMS - (313)293-8100 - (800)521-7291

279520

Form 3034 8/90
Amended 5/91

Initials

The original of this instrument with the notes or bonds secured thereby
having this day been exhibited to the undersigned marked paid and
satisfied as required by law, the same is hereby cancelled of record by
virtue of authority contained in Section 45-37 of the General Statutes
of NC

NOV 25

this _____, 2003
Dickie C. Wood, Register of Deeds

By: Olivia Doyle
Asst. - Deputy

Sat BK 134 Pg 3056

2894

BK1935 P2894 - P2901