FORSYTH CO,NC 42 FEE:$ 41.00
PRESENTED & RECORDED: 12/30/2002 09:42AM
DICKIE C. WOOD REGISTER OF DEEDS BY:HOODVA
BK2309 P2999 - P3008

PAID OCT 0 1 2006
WELLS FARGO BANK, NA
JONNA L. DENSON, COLLATERAL OFFICER
JANET L. BROWN, WITNESS

Return document to:
Thomas H. Ramsey

OPEN END DEED OF TRUST 3654575738 NM

(Securing Future Advances under a Home Equity Line of Credit Subject to Article 9, Chapter 45 of the North Carolina General Statutes)

After Recording Return To:
E-LOAN, INC.
FINAL DOCS DEPT.
5875 ARNOLD ROAD
SUITE 100
DUBLIN, CA 94568

This instrument was prepared by: **CHERRY ANN GABRIEL**
E-LOAN, INC.
5875 ARNOLD RD. SUITE 100
DUBLIN, CA 94568
Title Order No.: 200211290455
Escrow No.: 343729
LOAN #: E0094076

THIS DEED OF TRUST is made on **DECEMBER 17, 2002.** The grantor is **Thomas H. Ramsey.**

The trustee is **STUBBS & PERDUE, P.A**

("Trustee"). The beneficiary is **E-LOAN, INC., A DELAWARE CORPORATION,**

whose address is **5875 ARNOLD RD., SUITE 100, DUBLIN, CA 94568.**

In this Deed of Trust, the terms "you," "your" and "yours" refer to the grantor(s). The terms "we," "us" and "our" refer to the beneficiary.

Pursuant to a Home Equity Line of Credit Agreement dated the same date as this Deed of Trust ("Agreement"), you may incur maximum unpaid loan indebtedness (exclusive of interest thereon) in amounts fluctuating from time to time up to the maximum principal sum outstanding at any time of ******FORTY SEVEN THOUSAND FIVE HUNDRED AND NO/100****