

Tax Block: 5167F Lot: 140

ENVELOPE

Excise Tax: \$84.00

Drawn by and Mail to: Fletcher & Rhoton, P.A. Special Asset Dept. P.O. Box 30368 Charlotte, N.C. 28230-0368 Send All Tax Statements to: Branch Banking & Trust Company P.O. Box 1847 Wilson, N.C. 27894

SUBSTITUTE TRUSTEE'S DEED

THIS SUBSTITUTE TRUSTEE'S DEED, made this 12th day of June, 2007, by and between Frances S. White or John W. Fletcher, III, NC Bar #15503, either one of whom may act, Substitute Trustee in the Deed of Trust hereinafter described, ("Grantor"), and BRANCH BANKING & TRUST COMPANY, a North Carolina banking corporation, its successors and/or assigns as their interests may appear, whose address is Post Office Box 1847, Wilson, N.C. 27894, ("Grantee");

WITNESSETH:

WHEREAS, Billy J. Howell and wife, and Holly M. Howell, FKA Holly M. Achin executed and delivered a Deed of Trust in which Branch Banking & Trust Company, a North Carolina banking corporation is named as Beneficiary and BB&T Collateral Service Corporation as Trustee and recorded April 26, 2002, in Book 2249, on Page 870, in the Office of the Register of Deeds of Forsyth County, N.C.; and,

WHEREAS, the beneficial interest in said Deed of Trust is held by Branch Banking & Trust Company; and,

WHEREAS, Branch Banking & Trust Company, appointed and substituted Frances S. White or John W. Fletcher, III, NC Bar #15503, either one of whom may act, as the Substitute Trustee by Appointment of Substitute Trustee recorded March 15, 2007, in Book 2737, on Page 102, in the Office of the Register of Deeds of Forsyth County, N.C.; and,

WHEREAS, default having occurred in the payment of the indebtedness secured by said Deed of Trust and because of the default, the current beneficiary elected to sell the property therein described to satisfy the obligation and directed the Substitute Trustee to do so; and,

WHEREAS, Frances S. White or John W. Fletcher, III, NC Bar #15503, either one of whom may act, Grantor, under and by virtue of the power and authority vested in accordance with the provisions of said Deed of Trust, having instituted a special proceeding before the Clerk of Superior Court of Forsyth County, N.C., entitled 07-SP-725, with due and timely notice having been given to the parties of said proceeding, and a proper hearing having been conducted on the 9th day of May, 2007, whereupon the Clerk of Superior Court of Forsyth County, North Carolina authorized Grantor to proceed under said Deed of Trust and sell the real property as herein below described; and,

WHEREAS, Grantor having first given written notice of such sale by certified mail, return receipt requested, and by regular first class mail, postage prepaid, to the owners of the property and those obligated on the underlying note, and to any subordinate before the date of the sale as required by statute, and after having first advertised the time, place and terms of sale, Grantor did offer the property hereinafter described and conveyed, subject to any and all superior liens including without limitation the lien of unpaid taxes and assessments, easements, conditions, restrictions and matters of record, for sale at public auction to the highest bidder at the County Courthouse for Forsyth County, N.C., on the 30th day of May, 2007, at 10:30 o'clock a.m., whereas Branch Banking & Trust Company, became the last and highest bidder at the amount of \$42,000.00; and,

WHEREAS, Grantor duly reported the land sale to the Clerk of Superior Court of Forsyth County, N.C., as required by law, and thereafter said sale remained open ten (10) days and no upset bid was filed within the time allowed by law; and,

NOW THEREFORE, in consideration of the premises and the said sums so paid as aforesaid, and in compliance with the statute, said Grantor as Substitute Trustee does hereby grant, bargain, sell and convey unto Branch Banking & Trust Company, its successors and/or assigns, as their interests may appear, the hereinafter described real property in Forsyth County, North Carolina, more particularly described as follows:

BEING KNOWN AND DESIGNATED as Lot Number 140 as shown on the Map of R. DON CAIN, PHASE FIVE, SHEET TWO, as recorded in Plat Book 36, on Page 65 in the Office of the Register of Deeds of Forsyth County, North Carolina, reference to which is hereby made for a more particular description.

Book 2760 Page 3121

And commonly knows as: 6092 Cain Forest Drive, Walkertown, N.C. 27051

TO HAVE AND TO HOLD, the said land, together with all the privileges and appurtenances thereunto belonging unto said Grantee, in as full and ample manner as the said Substitute Trustee is authorized and empowered to convey the same.

In construing this instrument and whenever the context so requires, the masculine gender includes the feminine and the neuter, and the singular includes the plural.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be properly executed the day and year first above written.

property executed the da	y and year first above written.
	Frances S. White or John W. Fletcher, III, NC Bar #15503 either one of whom may act, Substitute Trustee
STATE OF NORTH CA) ss.
certify that Frances S. whom may act, Substitu	ed Notary Public of the County and State aforesaid, do hereby White or John W. Fletcher, III, NC Bar #15503, either one of ite Trustee, personally came before me this day and after being wledged the due execution of the foregoing instrument for the sed.
Witness my hand	and official seal/stamp, this 12th day of June, 2007.
CHAICA	Shina Cuills Notary Public
OTARY UBLIC	Name Istelma Giers My Commmission Expires: 9/15/2008
200	
	is/are is/are his instrument and this certificate are duly registered at the date,_time, shown on the first page hereof.
. *	REGISTER OF DEEDS FOR Forsyth COUNTY
Ву	Deputy/Assistant-Register of Deeds.