



NOW, THEREFORE, for and in consideration of the premises and other valuable consideration to the said Substitute Trustee by the said Bank of the Carolinas, the receipt whereof is hereby acknowledged, the said Substitute Trustee does by these presents hereby sell and convey unto the said Bank of the Carolinas, and its heirs, successors and assigns, the following tract of land lying in Forsyth County, North Carolina and more particularly described as follows:

**BEING KNOWN AND DESIGNATED as Lot 44 as shown on the Map of Carlton Bluff which is recorded in Plat Book 8, Page 89 in the Office of the Register of Deeds of Forsyth County, North Carolina to which map reference is made for a more particular description.**

**Property Address: 2622 Dudley Street Winston-Salem, NC 27107**

TO HAVE AND TO HOLD said lands to the said Bank of the Carolinas, its heirs, successors and assigns, to their use and benefit forever;

And the said Substitute Trustee covenants that she is seized of said premises and has the right to convey her interest, as Trustee, in the same, and that she will warrant and defend the title to the same insofar as it is her duty to do so by virtue of her said office as Substitute Trustee and no further; subject, however, to any unpaid taxes and special assessments, easements, rights-of-way and restrictions of record, if any, and all encumbrances existing prior to the recording of the above referenced Deed of Trust.

The property described herein is being conveyed "AS IS, WHERE IS." Except as expressly set forth above, neither the Trustee nor the beneficiary of the Deed of Trust foreclosed, nor the officers, directors, attorneys, employees, agents or authorized representatives of either the Trustee or the beneficiary of the Deed of Trust foreclosed make any representation or warranty relating to the title or any physical, environmental, health or safety conditions existing in, on, at or relating to the property conveyed, and any and all responsibilities or liabilities arising out of or in any way relating to any such condition expressly are disclaimed.

IN TESTIMONY WHEREOF, the said Substitute Trustee has hereunto set her hand and seal on the date first above written.

  
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ELIZABETH M. REPETTI (SEAL)  
Substitute Trustee

Forsyth County, North Carolina

I, certify that Elizabeth M. Repetti Substitute Trustee, personally appeared before me this day and acknowledging to me that she voluntarily signed the foregoing instrument. Witness my hand and official stamp or seal, this 17th day of September, 2010.

Cheryl L. Vaughan  
Official Signature of Notary

Cheryl L. Vaughan  
Notary's printed or typed name, Notary Public

My commission expires: 3/19/2012

(Official Seal)

