

OWN BY: PHILIP E. SEARCY
 MAIL TO: GLL & ASSOCIATES, INC. BY
 154 Charlois Blvd.
 Winston-Salem, NC 27103



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 345962
 FN000

BK 1889 P 4219
 BK 1889 P 4219
 FEB 29 1996

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LOAN NO. 4000003919

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on **FEBRUARY**, 19**96**.
 The grantor is **ROBERT S. HECKARD, JR. AND WIFE** (**"Borrower"**).
 The trustee is **GARY L. LACKEY** (**"Trustee"**).
 The beneficiary is **GEL & ASSOCIATES, INC.** (**"Lender"**).
 which is organized and existing under the laws of **NORTH CAROLINA**, and whose
 address is **154 CHARLOIS BLVD., WINSTON SALEM, NC 27103**.
 Borrower owes Lender the principal sum of **ONE HUNDRED THOUSAND AND 00/100**

Return cancelled
 document to:
 Chase Manhattan
 P.O. Box 4025
 Monroe LA 71211-
 9805

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

(U.S. \$ **100,000.00** Dollars). 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, 2026**. The Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, other sums, with interest, advanced under paragraph 7 to protect of Borrower's covenants and agreements under this Security Instrument and conveys to Trustee and Trustee's successors and assigns, in in **FORSYTH**

The indebtedness secured by this instrument has been paid in full and should be cancelled of record this 28th day of February, 2000.

CHASE MANHATTAN MORTGAGE CORPORATION FKA
 CHEMICAL RESIDENTIAL MORTGAGE CORPORATION

Attest: *Lisa Henderson* By: *Robert S. Heckard, Jr.*
 LISA HENDERSON
 ASST. SECRETARY
 Witness: *Lakesha Brooks*
 LAKESHA BROOKS
 ASST. VICE PRESIDENT

Prepared by: LAKESHA BROOKS

Loan # 40000003919

which has the address of **4020 GLENN LANDING DRIVE**

WINSTON-SALEM

[Street]

[City]

Property Address");

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.

this *March 6*, 2000

Dickie C. Wood, Register of Deeds

By: *Crystal Reed*
 Asst. - Deputy

istee and Trustee's successors and assigns, forever, together with all the and all easements, appurtenances, and fixtures now or hereafter a part of be covered by this Security Instrument. All of the foregoing is referred to

y seized of the estate hereby conveyed and has the right to grant and convey pt for encumbrances of record. Borrower warrants and will defend generally subject to any encumbrances of record.

is Mac UNIFORM INSTRUMENT
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Initials: *RSJ*

Form 3034 9/90
 LIFT #3034 7/92

Sat BK 120 Pg 3368