ABBREVIATIONS EFFECTIVE DECEMBER 1, 2005

1) The following corporate names will be indexed by abbreviation only

CORPORATE NAME	WILL BE INDEXED
Branch Banking & Trust Company Branch Banking & Trust Co.	BB&T
Central Carolina Bank	CCB
Central Carolina Bank & Trust	
Central Carolina Bank & Trust Company	
Central Carolina Bank & Trust Co.	
Central Carolina Bank & Trust Company NA	
Central Carolina Bank & Trust Company National A	ssociation
Mortgage Electronic Registration Systems, Inc. Mers, Inc.	MERS
North Carolina Department of Transportation Department of Transportation (effective 5/1/07)	NCDOT
Orange Water & Sewer Authority	OWASA
State Employees Credit Union	SECU
USAA Federal Savings Bank	USAA FSB

2) If the document states the name of the Beneficiary that name only will be indexed. If it does not state the Beneficiary then the name of the Lender will be indexed.