

525634

50442
Return To: LOAN # 3311136836
FL9-700-05-22
JACKSONVILLE POST CLOSING
BANK OF AMERICA
9000 SOUTHSIDE BLVD.
BLDG 700, FILE RECEIPT DEPT.
JACKSONVILLE, FL 32256
Prepared By: LINDA BUTLER
BANK OF AMERICA, N.A.
9000 SOUTHSIDE BLVD
JACKSONVILLE, FL 32256

No. AT THE REQUEST OF:
LATAH COUNTY TITLE CO

DATE & HOUR: 10-23-08 11:36
SUSAN PETERSEN
LATAH COUNTY RECORDER
Fee \$ 48.00 BY [Signature]

[Space Above This Line For Recording Data]

LOAN # 3311136836

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated OCTOBER 22, 2008, together with all Riders to this document.

(B) "Borrower" is REBECCA A WENZ AND JOHN R WENZ, MARRIED TO EACH OTHER

Borrower is the trustor under this Security Instrument.

(C) "Lender" is BANK OF AMERICA, N.A.

Lender is a NATIONAL BANKING ASSOCIATION organized and existing under the laws of THE UNITED STATES OF AMERICA

IDAHO - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3013 1/01

VMP -6(ID) (0005).02

Page 1 of 15

Initials: rw ju

VMP MORTGAGE FORMS - (800)521-7291

CVID 10/15/08 5:58 AM 3311136836



State of GA
County of Fulton

On this date of **09/16/2008**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named **Christie Baldwin**, known to me (or identified to me on the basis of satisfactory evidence) that he or she is the **Vice President** of **Bank of America, N.A.** and was duly authorized in his or her respective capacity to execute the foregoing instrument for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.


Notary Public: **Shantavia Thomas**
My Commission Expires: **01/29/2012**



Shantavia Thomas
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
January 29, 2012

OFFICIAL COPY