

554147

No. \_\_\_\_\_  
AT THE REQUEST OF:  
INDECOMM  
DATE & HOUR:  
10.3.12 12:03  
SUSAN PETERSEN  
LATAH COUNTY RECORDER  
Fee \$ 46.00 BY [Signature]

When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

77711017

[Space Above This Line For Recording Data]

TD12-011361  
TX 2450 pro

## DEED OF TRUST

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated MAY 7, 2012, together with all Riders to this document.

(B) "Borrower" is JUDY M VANDEGRIFT  
725 S BLAINE ST  
MOSCOW, IDAHO 83843

Borrower is the trustor under this Security Instrument.

(C) "Lender" is Bank of America, NA

Lender is a National Banking Association organized  
and existing under the laws of THE UNITED STATES OF AMERICA  
Lender's address is 100 North Tryon Street, Charlotte, North Carolina  
28255

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is RECONTRUST COMPANY, N.A.

(E) "Note" means the promissory note signed by Borrower and dated MAY 7, 2012  
The Note states that Borrower owes Lender FIFTEEN THOUSAND AND 00/100  
Dollars (U.S. \$ 15,000.00 )  
plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later  
than MAY 11, 2037

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

JUDY M VANDEGRIFT/995120791208450

IDAHO SECOND LIEN DEED OF TRUST  
IDSECDOT.BOA 12/27/10



APN: RPM07500030090

Corporate Deed-Special  
- continuedFile No.: 4101-1703610a (SP)  
Date: 11/07/2011

IN WITNESS WHEREOF, The Grantor, pursuant to a resolution of its Board of Directors has caused its corporate name to be hereunto subscribed by its President this 15th **day of November, 2011.**

THE BANK OF NEW YORK MELLON FKA  
THE BANK OF NEW YORK, AS TRUSTEE  
FOR THE CERTIFICATEHOLDERS  
CWABS, INC., ASSET-BACKED  
CERTIFICATES, SERIES 2006-21

By: Bank of America, N.A., successor by  
merger to BAC Home Loans Servicing,  
LP FKA Countrywide Home Loans  
Servicing LP, as attorney in fact



By: Todd Gabert, Assistant Vice President