

After Recording Return To:
BANK OF AMERICA, N.A.
CA6-914-01-42 DOC PROCESSING
P.O.Box 10423
Van Nuys, CA 91410-0423

Prepared By:
DEBORAH CALHOUN

531290
No. _____
AT THE REQUEST OF:
MOSCOW TITLE INC
DATE & HOUR:
7.27.09 11:23
SUSAN PETERSEN
LATAH COUNTY RECORDER
Fee \$ 30.00 BY [Signature]

14210

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14210
[Escrow/Closing #]

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[Doc ID #]

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 JULY 15, 2009, together with all Riders to this document.

(B) "Borrower" is

LARRY L BABB, AND PAULA J BABB, HUSBAND AND WIFE

Borrower is the trustor under this Security Instrument.

(C) "Lender" is

BANK OF AMERICA, N.A.

Lender is a NATIONAL ASSOCIATION
existing under the laws of THE UNITED STATES

Lender's address is

101 South Tryon Street, Charlotte, NC 28255

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is

FIDELITY NATIONAL TITLE INSURANCE CO

PO ABOX 32695, PHOENIX, ID 85064

(E) "Note" means the promissory note signed by Borrower and dated JULY 15, 2009. The Note states that Borrower owes Lender

SEVENTY NINE THOUSAND FIFTY FIVE and 00/100

Dollars (U.S. \$79,055.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 01, 2039.

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

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

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

Form 3013 1/01 (rev. 7/08)

Deed of Trust-ID
2006--ID (03/09)(d/i)

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State of GA
County of Fulton

On this date of 06/11/2009, before me the undersigned authority, personally appeared **Christie Baldwin**, personally known to me to be the person whose name is subscribed as the **Vice President of Bank of America, N.A.**, a corporation, on the within instrument, who, being duly affirmed, acknowledged to me that he/she, being authorized to do so, in the capacity therein stated, executed the within instrument for and on behalf of the corporation, as its free and voluntary act and deed, for the consideration, uses and purposes therein contained.

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

Notary Public: LaCreasia Marcus
My Commission Expires: 03/24/2013



LaCreasia Marcus
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
March 24, 2013

UNOFFICIAL COPY