

Return To:  
BANK OF AMERICA, N.A.  
ReconTrust Co./TX2-979-01-07  
P.O. Box 619003  
Dallas, TX 75261-9003

Prepared By:  
KELLI K. STOCKWELL

No. 537170  
AT THE REQUEST OF:  
MOSCOW TITLE INC  
DATE & HOUR:  
5.21.10 2:53  
SUSAN PETERSEN  
LATAH COUNTY RECORDER  
Fee \$ 21.00 BY [Signature]

14577

[Space Above This Line For Recording Data]

ID1212809775703  
[Case #]

JULIAN  
[Escrow/Closing #]

00022070211005010  
[Doc ID #]

State of Idaho

DEED OF TRUST

FHA Case No.  
ID1212809775703

MIN 1000255-0000612896-9

THIS DEED OF TRUST ("Security Instrument") is made on MAY 17, 2010 . The Grantor is CARALINA T JULIAN, A SINGLE WOMAN, AND PATRICIA V JULIAN, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY

("Borrower"). The trustee is FIDELITY NATIONAL TITLE INSURANCE COMPANY P.O. BOX 32695, PHOENIX, AZ 85064

("Trustee"). The beneficiary is Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. BANK OF AMERICA, N.A.

("Lender") is organized and existing under the laws of THE UNITED STATES , and has an address of 101 South Tryon Street, Charlotte, NC 28255

Borrower owes Lender the principal sum of ONE HUNDRED FORTY NINE THOUSAND EIGHT HUNDRED NINETY EIGHT and 00/100

Dollars (U.S. \$149,898.00 ). 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 JUNE 01, 2040 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to the Trustee, in trust, with power of sale, the following described property located in LATAH County, Idaho:  
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

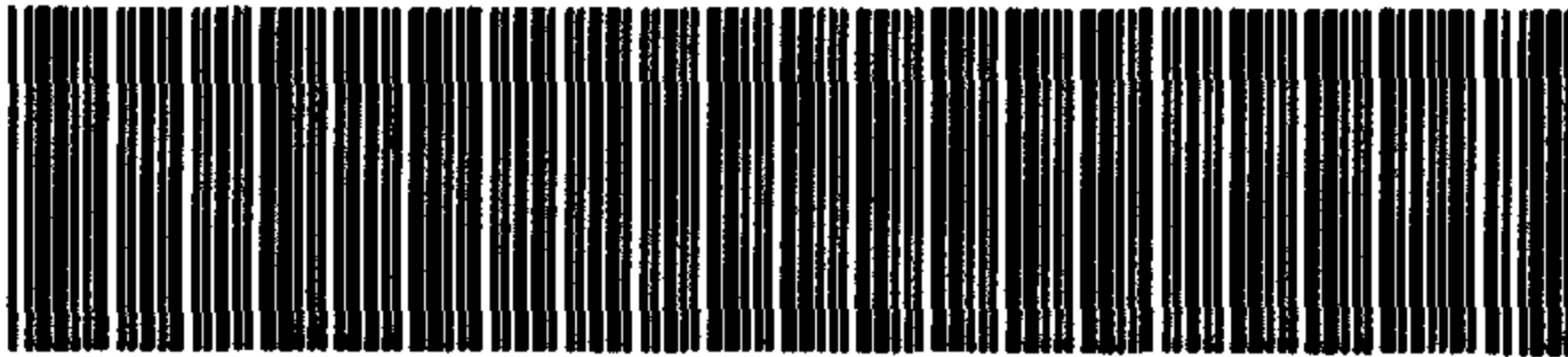
Parcel ID Number: RP40N06W245414

MERS FHA Deed of Trust-ID  
2004N-ID (06/08).02(d/i)

Page 1 of 6



\* 2 3 9 9 1 \*



\* 2 2 0 7 0 2 1 1 0 0 0 0 0 2 0 0 4 N \*

State of \_\_\_\_\_ }  
County of \_\_\_\_\_ } ss.

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me, a Notary Public in and for said state, personally appeared \_\_\_\_\_ known to me to be the \_\_\_\_\_ of the Corporation, and acknowledged to me that pursuant to a Resolution of the Board of Directors, he/she/they executed the foregoing in said Corporation name and acknowledged to me that said corporation executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

\_\_\_\_\_  
Notary Public for the State of  
Residing at:  
Commission Expires:

*See attached*

UNOFFICIAL COPY

CALIFORNIA ALL-PURPOSE ACKNOWLEDGEMENT

STATE OF CALIFORNIA

COUNTY OF Ventura

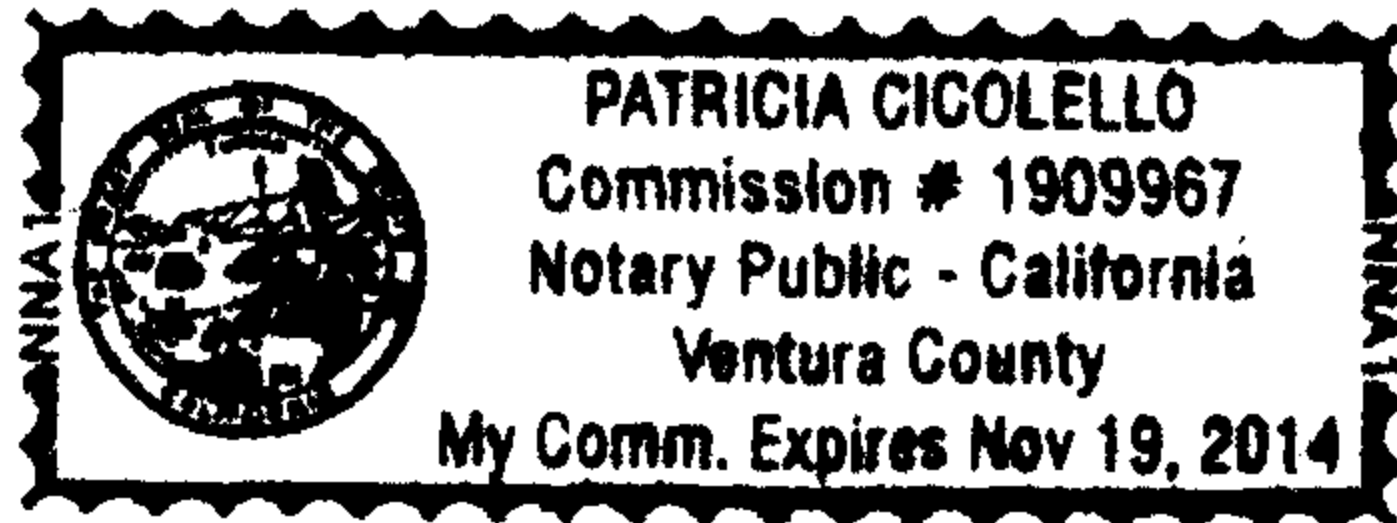
}  
} S.S.  
}

On March 1st 2011, before me, Patricia Cicoello notary public,  
personally appeared Michelle Girvan  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within  
instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by  
his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the  
instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and  
correct.

WITNESS my hand and official seal.

Signature P. Cicoello (Seal)



OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying  
on the document and could prevent fraudulent removal and reattachment of this form to another document.

DESCRIPTION OF ATTACHED DOCUMENT

Title or Type of Document: Quitclaim Deed - Regarding 307 E. D Street  
Moscow, ID 83843  
Document Date: March 1st 2011 Number of Pages: 1  
Signer(s) other than named above None

CAPACITY(IES) CLAIMED BY SIGNER(S)

☐ INDIVIDUAL

☒ CORPORATE OFFICER(S)

TITLE(S) Assistant Vice President

☐ PARTNER(S)- ☐ LIMITED  
☐ GENERAL

☐ ATTORNEY-IN-FACT

☐ TRUSTEE(S)

☐ GUARDIAN OR CONSERVATOR

☐ OTHER \_\_\_\_\_

Right Thumbprint  
Of Signer  
Top of thumb here

☐ INDIVIDUAL

☐ CORPORATE OFFICER(S)

TITLE(S) \_\_\_\_\_

☐ PARTNER(S)- ☐ LIMITED  
☐ GENERAL

☐ ATTORNEY-IN-FACT

☐ TRUSTEE(S)

☐ GUARDIAN OR CONSERVATOR

☐ OTHER \_\_\_\_\_

Right Thumbprint  
of Signer  
Top of thumb here

SIGNER IS REPRESENTING:

Bank of America, N.A.

RERECORD

No. 543236

AT THE REQUEST OF:  
MOSCOW TITLE INC

DATE & HOUR:

3.9.11 12:57

SUSAN PETERSEN  
LATAH COUNTY RECORDER

Fee \$ 16.00 BY [Signature]

543152

No. 543152  
AT THE REQUEST OF:  
MOSCOW TITLE INC

DATE & HOUR:

3.3.11 12:23

SUSAN PETERSEN  
LATAH COUNTY RECORDER

Fee \$ 16.00 BY [Signature]