



STEWART TITLE & TRUST OF PHOENIX

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

Prepared By:

PATTY ARCHER

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### DEED OF TRUST

MIN 1000255-0000567334-6

**NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT  
THE APPROVAL OF THE DEPARTMENT OF  
VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.**

#### 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 APRIL 22, 2010, together with all Riders to this document.
- (B) "Borrower" is JAMES D MERRICK, AN UNMARRIED MAN

Borrower is the trustor under this Security Instrument. Borrower's mailing address is  
3181 RIVERBANKS RD  
GRANTS PASS, OR 97527

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

Lender is a NATIONAL ASSOCIATION organized and  
existing under the laws of THE UNITED STATES  
Lender's mailing address is  
101 South Tryon Street  
Charlotte, NC 28255

- (D) "Trustee" is FIDELITY NATIONAL TITLE INSURANCE CO.

Trustee's mailing address is  
PO BOX 32695  
PHOENIX, AZ 85064

- (E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. 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.



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