

Information

Effective Date

August 22, 2008

Use

The *Construction Deed to Secure Debt and Security Agreement – Georgia* (Form 630425) may be used when taking a first, second, or other subordinate Deed to Secure Debt (DSD) to secure a construction loan for real property located in the state of Georgia.

Instructions

The table below shows section names and descriptions for the items required in the Construction Deed to Secure Debt and Security Agreement – Georgia (Form 630425).

Section	Description
Page 1	
Address for return of recorded instrument	Enter the mailing address where the original instrument is to be returned after recordation. <ul style="list-style-type: none">• Applicable <i>CCSC address</i> if the instrument is to be returned to SunTrust• You may also enter the name and address of a third party, such as the closing attorney.• Or you may enter underlines to be completed by the closing attorney.
SunTrust Bank Address for purpose of legal notice	Enter the applicable <i>CCSC address</i> , adding “ Attention Legal Notices Specialist ”
County of	<i>County</i> in which the Construction Deed to Secure Debt and Security Agreement is being executed .
as of	<i>Date</i> that the DSD is being executed.
by and between	<i>Names of all of the Owners</i> of the subject real property. Notes: <ul style="list-style-type: none">• The name entered in this space is the name of the Owner exactly as the name is shown on the deed through which the Owner took title to the subject real property.• If an attorney is preparing the documentation and closing the loan for the Bank, then it will be the responsibility of the attorney to ascertain the proper name to enter in this space.• If the Loan officer is preparing the documentation and closing the loan, then it will be necessary for the Loan Officer to determine the proper name to enter in this space.• The name of the Owner should be the exact name as shown on the title search or attorney’s opinion relative to the subject real property.• If for any reason a title search or attorney’s opinion is not being obtained, then the name of the Owner

Section	Description
	should be the exact same name that appears on the deed (usually a warranty deed) through which the Owner took title.
Page 2	
dated	<i>Date</i> the secured construction note was executed.
executed by	<i>Name</i> of each Borrower of the secured construction note. Notes: <ul style="list-style-type: none"> • Name should be exactly as it appears on the construction note. • If any maker of the construction note is also an Owner of the real property covered by DSD (and will therefore also be signing the DSD), then the name used on the construction note should be the exact same name used on the DSD.
amount of	<i>Original principal amount</i> of the secured construction note (written and numeric).
final maturity date	<i>Final maturity date</i> of the secured construction note. Note: If any part of the principal of the secured construction note falls due in more than three (3) years, then it will be necessary to pay the intangible recording tax.
Page 8	
GRANTEE address	<i>CCSC address.</i>
GRANTOR address	<i>Address of Owner(s) for purpose of notice.</i>
Page 9	
GRANTOR(S) Signatures	Signature of all Owners of the property. Notes: <ul style="list-style-type: none"> • The DSD must be executed by all of the Owners of the subject real property and the names of all of the Owners appear both in the text of the DSD in Page 1 and on the signature line, exactly as the names of the Owners appear on the deed through which the owners took title. • The Owners should also execute the deed on the signature line exactly as their names appear in Page 1.
Unofficial Witness	<i>Signature of an unofficial witness.</i> Notes: <ul style="list-style-type: none"> • The unofficial witness may be any competent adult person except any of the Owners of the property or any maker of the secured construction note. • The unofficial witness should actually witness each of the Owners execute the DSD.
Notary Public	<i>Signature, stamp, and seal of a Georgia notary public.</i> Notes: <ul style="list-style-type: none"> • A Georgia notary public may attest DSDs in any county of the state. • The notary public should actually see each of the Owners execute the DSD. • You should contact and consult a Bank attorney for

Section	Description														
	advice if a DSD covering Georgia real property: <ul style="list-style-type: none"> • will be executed by an official witness other than a Georgia notary public, and • if a DSD covering Georgia real property is to be executed outside Georgia. 														
Satisfaction	Leave this section blank; this section is completed when the DSD is released.														
Exhibit A – Page 10															
dated	<i>Date</i> of the attached DSD. Note: This is the same as the date entered in Page 1.														
Grantor	<i>Names</i> of the Owners of the real property. Note: This are the same as those names entered in page 1.														
Legal Description (Heading implied)	Complete and accurate <i>description</i> of the real property which will be subject to the DSD. Note: You should consult a Bank attorney for advice relative to the proper description if the Owner(s) have sold (or otherwise conveyed) any part of the real property since originally taking title.														
known as	<i>Street address</i> of the subject real property. Note: The address should include the full <i>street address</i> and <i>city</i> .														
County	<i>County</i> of the subject real property.														
Superior Lien Information	If the form is being used to take a second or other subordinate DSD, it is necessary to complete the paragraph following the legal description of the real property. Note: If the Loan Officer is preparing the DSD, the information relative to the prior DSD may be obtained from the applicable title search or attorney’s opinion. Use the table below to complete the paragraph. <table border="1" data-bbox="529 1461 1172 1871" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th data-bbox="529 1461 766 1493">Field</th> <th data-bbox="766 1461 1172 1493">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="529 1493 766 1556">from</td> <td data-bbox="766 1493 1172 1556"><i>Name</i> of the Grantor of the prior DSD.</td> </tr> <tr> <td data-bbox="529 1556 766 1619">to</td> <td data-bbox="766 1556 1172 1619"><i>Name</i> of the Grantee of the prior DSD.</td> </tr> <tr> <td data-bbox="529 1619 766 1650">dated</td> <td data-bbox="766 1619 1172 1650"><i>Date</i> of the prior DSD.</td> </tr> <tr> <td data-bbox="529 1650 766 1713">Deed Book</td> <td data-bbox="766 1650 1172 1713"><i>Deed Book</i> at which the prior DSD was recorded.</td> </tr> <tr> <td data-bbox="529 1713 766 1808">Page</td> <td data-bbox="766 1713 1172 1808"><i>Page number</i> of the Deed Book at which the prior DSD was recorded.</td> </tr> <tr> <td data-bbox="529 1808 766 1871">County (Heading implied)</td> <td data-bbox="766 1808 1172 1871"><i>County</i> in which the prior DSD was recorded.</td> </tr> </tbody> </table>	Field	Description	from	<i>Name</i> of the Grantor of the prior DSD.	to	<i>Name</i> of the Grantee of the prior DSD.	dated	<i>Date</i> of the prior DSD.	Deed Book	<i>Deed Book</i> at which the prior DSD was recorded.	Page	<i>Page number</i> of the Deed Book at which the prior DSD was recorded.	County (Heading implied)	<i>County</i> in which the prior DSD was recorded.
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