Information

Effective date

January 10, 2011

Use

A Credit Line Deed Of Trust - Virginia (Form 630086) is used to perfect a security interest in real estate located in Virginia. It must be filed in the office of the clerk of the court in the city or county where the real estate is located. A credit line deed of trust enables SunTrust to maintain its lien position for existing **and future** advances up to the total amount specified therein and may be used to secure multiple obligations. If only a single note is to be secured, the Virginia Deed of Trust form may be used.

A copy of the credit line deed of trust and the clerk's receipt must be maintained in the collateral file until the original, recorded credit line deed of trust is returned from the court.

Cautions

Observe the following cautions when using the credit line deed of trust.

- The credit line deed of trust CANNOT be used to secure a consumer purpose revolving, open end line of credit. The form contains provisions in violation of federal law governing these types of transactions. An Equity Line Deed of Trust form must be used.
- Rescission Any time you are extending credit which is to be secured by an existing credit line deed of trust and the transaction is rescindable (a consumer purpose loan secured by Owner-occupied property used as a primary residence), the Rescission Notice must be given. The second box on the Right of Rescission Notice identifying the transaction as "An Additional Credit Transaction" should be checked.

Instructions

The table below shows section names and descriptions for the items required in the *Credit Line Deed Of Trust - Virginia* (Form 630086).

Section	Description			
PIN/Tax Map	Personal Identification Number (PIN)/Tax Map Reference number (obtained from			
Reference No.	legal description or tax office).			
Address for return	Enter the mailing address where the original instrument is to be returned after			
of recorded	recordation.			
instrument	 Applicable CCSC address if the instrument is to be returned to SunTrust 			
	Atlanta CCS			
	211 Perimeter Center Parkway			
	GA-Atlanta-0039			
	Atlanta, GA 30346			
	Richmond CCS			
	10710 Midlothian Turnpike			
	VA-RIC-2405			
	Richmond, VA 23235			
	 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	Enter the applicable CCSC address.			
Address for	Atlanta CCS			
purpose of legal	211 Perimeter Center Parkway			
notice	GA-Atlanta-0039			
	Atlanta, GA 30346			
	Richmond CCS 10740 Middlethian Tamppiles			
	10710 Midlothian Turnpike VA-RIC-2405			
	Richmond, VA 23235			
as of (Heading	·			
Implied)	Date the credit line deed of trust is to be effective.			
Grantors (Heading	Names of Grantors. All persons or entities that have an ownership interest in the			
Implied)	property are Grantors. Since Grantors will be indexed according to the names			
	shown on the form, names must agree exactly with the names as the property			
	titled.			
	Indicate Grantor's name and form of ownership. If Grantor is a business, identify			
	the form of business (corporation, partnership, limited liability company, etc.). If			
	the Grantor acquired title is some other name, or uses different permutations of			
	their name, the fact should be noted.			
	Note: The surname must be in all caps or underlined. Do not place first or			
	middle names in all caps or underline.			
	Examples:			
	 John J. JONES, married, and Peter SMITH, unmarried, as joint tenants. 			
	 John J. JONES and Mary JONES, husband and wife, as tenants by the 			
	entirety.			
	Jones Plumbing, Inc. a Virginia Corporation.			
Trustees (Heading	Name and address of two (2) Virginia residents authorized to serve as trustees.			
Implied)				
	Reference: Contact Regional Credit Administration for a list of persons who are			

Notes:	Section	Description				
Notes: For SunTrust employees serving as trustees do not enter the Trustee's home address. Use the following SunTrust address as the Virginia business address for the trustee's address: SunTrust Bank 7818 Parham Road Richmond, VA 23294 • The surname must be in all caps or underlined. Do not place first or middle names in all caps or underline. Business address for Trustees Notes: Trustees Notes: Trustees must have a Virginia address. Street address must be used; post office box address is not acceptable. For SunTrust employees serving as trustees do not enter the Trustee's home address. Use the following SunTrust address as the Virginia business address for the trustee's address: SunTrust Bank 7818 Parham Road Richmond, VA 23294 Preparer (Heading Implied) Mote: If closing attorney will complete the form, attorney should enter his/her name here. Maximum credit amount (Heading Implied) Maximum principal amount of credit to be secured (written and numeric). Maximum principal amount of credit to be secured (written and numeric). Maximum principal amount of credit to be secured. City or county where the property is located. City or county where the property is located	Section					
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Section	Description		
	the improvements to the real estate. In determining the replacement value of the improvements, you may use the value placed on the improvements by the insurer or use the value from the appraisal.		
23	Check the box if a condominium, PUD, or other rider is attached and identify the type of rider.		
Signature(s) of Grantor(s)	Signature of all parties with an ownership interest in the property.		
	Note : The names as typed or printed must agree exactly with the names shown as "Grantor" on Page 1.		
Acknowledgements	All signatures must be notarized.		
Exhibit A	Note: This Exhibit A may be used, or the Legal Description from the title work may be labeled as Exhibit A and substituted for this Exhibit A. If this Exhibit A is used, complete as follows:		
	Reference the attached deed of trust by specifying: the date of the credit line deed of trust, the name of the Grantor, and a full legal description of all real estate.		