

Information

Effective date

September 24, 2009

Use

CAUTION: This form may NOT be used to secure multiple notes or all obligations of a borrower.

Use 630491 Deed of Trust – All obligations to secure multiple notes or all obligations of a borrower.

The *Deed Of Trust – North Carolina* (630470) is used to perfect a security interest in real estate located in North Carolina. It must be filed in the office of the Register of Deeds in the county where the real estate is located. The Deed of Trust will secure ONLY the SINGLE note described in the Deed of Trust, and any modifications, extensions, and renewals of the note. The Deed of Trust will also secure future advances under the note described **if** (i) the future advance option on page 2 of the Deed of Trust is checked and (ii) the advances are made within 30 years of the date of the Deed of Trust.

This Deed of Trust may **not** be used for **home equity lines** (revolving consumer purpose lines of credit).

See special instructions at the end of this section if you are taking a security interest in a **mobile home or manufactured home** affixed to the real estate.

A copy of the Deed of Trust and the Register of Deeds Recording receipt must be maintained in the collateral file until the original, recorded deed of trust is returned from the recording office.

Instructions

The table below shows section names and descriptions for the items required in the *Deed Of Trust – North Carolina (630470)*.

Note: The margins on the LEAD form meet minimum standards for recordation in North Carolina. Do not write in the margins of the form or the form will be rejected by the Register of Deeds.

Section	Description				
Address for return of recorded instrument	<p>Enter the mailing address where the original instrument is to be returned after recordation. For Florida only: the name of the <i>individual</i> who prepared the form must also be entered.</p> <ul style="list-style-type: none"> Applicable CCSC address if the instrument is to be returned to SunTrust <table border="1" data-bbox="570 699 1378 842"> <tr> <td>Atlanta CCS</td> </tr> <tr> <td>211 Perimeter Center Parkway GA-Atlanta-0039, Atlanta, GA 30346</td> </tr> <tr> <td>Richmond CCS</td> </tr> <tr> <td>10710 Midlothian Turnpike VA-RIC-2405, Richmond, VA 23235</td> </tr> </table> <ul style="list-style-type: none"> 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. 	Atlanta CCS	211 Perimeter Center Parkway GA-Atlanta-0039, Atlanta, GA 30346	Richmond CCS	10710 Midlothian Turnpike VA-RIC-2405, Richmond, VA 23235
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SunTrust Bank Address for purpose of legal notice	<p>Enter the applicable CCSC address under “Attention Legal Notices Specialist”.</p> <table border="1" data-bbox="501 1066 1424 1209"> <tr> <td>Atlanta CCS</td> </tr> <tr> <td>211 Perimeter Center Parkway GA-Atlanta-0039, Atlanta, GA 30346</td> </tr> <tr> <td>Richmond CCS</td> </tr> <tr> <td>10710 Midlothian Turnpike VA-RIC-2405, Richmond, VA 23235</td> </tr> </table>	Atlanta CCS	211 Perimeter Center Parkway GA-Atlanta-0039, Atlanta, GA 30346	Richmond CCS	10710 Midlothian Turnpike VA-RIC-2405, Richmond, VA 23235
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date (Heading Implied)	<p><i>Date</i> the deed of trust is to be effective.</p>				
By and among (Heading Implied)	<p>All <i>persons</i> or <i>entities</i> that have an ownership interest in the property are Grantors. Since Grantors will be indexed according to the names listed, names must agree exactly with the names as property is titled.</p> <p>Non-titled Spouses: Non-titled spouses have a marital interest in real estate (both residential and commercial property) under North Carolina law and the name of the non-titled spouse must be inserted here. For SunTrust to obtain a valid lien on the real estate, the non-titled spouse must execute the deed of trust as Grantor, even though the property was not conveyed to them personally.</p> <p>Indicate <i>Grantor’s name and form of ownership</i>. If Grantor is a business, identify the <i>form of business</i> (corporation, partnership, limited liability company, etc.). If the Grantor acquired title is some other name, or uses different permutations of his name, the fact should be noted.</p> <p><u>Examples:</u></p> <ul style="list-style-type: none"> John J.JONES, unmarried and Peter SMITH, unmarried, as joint tenants. John J. JONES and Mary JONES, husband and wife, as tenants by the entirety. 				

Section	Description								
	<ul style="list-style-type: none"> Jones Plumbing, Inc., a North Carolina Corporation. <p>CAUTION: The surname only must be in all caps. Do not place first or middle names in all caps.</p>								
Trustee Address (Heading Implied)	<p>Applicable CCSC address. Street address must be used; post office box address is not acceptable.</p> <table border="1" data-bbox="505 443 1424 583"> <tr> <td>Atlanta CCS</td> </tr> <tr> <td>211 Perimeter Center Parkway GA-Atlanta-0039, Atlanta, GA 30346</td> </tr> <tr> <td>Richmond CCS</td> </tr> <tr> <td>10710 Midlothian Turnpike VA-RIC-2405, Richmond, VA 23235</td> </tr> </table>	Atlanta CCS	211 Perimeter Center Parkway GA-Atlanta-0039, Atlanta, GA 30346	Richmond CCS	10710 Midlothian Turnpike VA-RIC-2405, Richmond, VA 23235				
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SunTrust Address (Heading Implied)	<p>CCSC address should be used. Street Address should be used.</p> <table border="1" data-bbox="505 659 1424 800"> <tr> <td>Atlanta CCS</td> </tr> <tr> <td>211 Perimeter Center Parkway GA-Atlanta-0039, Atlanta, GA 30346</td> </tr> <tr> <td>Richmond CCS</td> </tr> <tr> <td>10710 Midlothian Turnpike VA-RIC-2405, Richmond, VA 23235</td> </tr> </table>	Atlanta CCS	211 Perimeter Center Parkway GA-Atlanta-0039, Atlanta, GA 30346	Richmond CCS	10710 Midlothian Turnpike VA-RIC-2405, Richmond, VA 23235				
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Location (Heading Implied)	County where the property is located.								
Location (Heading Implied)	Street address of the property or short <i>legal description</i> if property does not have a street address.								
“credit to” (Borrowers) (Heading Implied)	Names of all Borrowers on the note to be secured								
amount of (Heading Implied)	Total amount of note to be secured (written and numeric).								
dated (Heading Implied)	Date of note to be secured.								
Future Advances Checkbox	Check this box if the deed of trust will secure a note or agreement that contemplates future advances, for example, a line of credit or a construction draw note.								
\$ Maximum principal secured Amount	Full amount of the note.								
Construction checkbox	Check this box if the loan is a construction loan.								
2	<p>Determine lien position.</p> <table border="1" data-bbox="516 1436 1385 1598"> <thead> <tr> <th>CHECK the...</th> <th>IF the credit line deed of trust is....</th> </tr> </thead> <tbody> <tr> <td>first box</td> <td>a first lien.</td> </tr> <tr> <td>second box</td> <td>a second lien.</td> </tr> <tr> <td>third box</td> <td>neither a first nor second lien; indicate lien position.</td> </tr> </tbody> </table>	CHECK the...	IF the credit line deed of trust is....	first box	a first lien.	second box	a second lien.	third box	neither a first nor second lien; indicate lien position.
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first box	a first lien.								
second box	a second lien.								
third box	neither a first nor second lien; indicate lien position.								
Section 23	Check the box if a condominium, PUD, or other rider is attached. <i>Describe</i> the rider.								
Signature(s) of Grantor(s)	<p><i>Signature</i> of all persons or entities with an ownership interest in the property, including non-titled spouses.</p> <p>Note: The names must agree exactly with the names as entered on page 1.</p> <p><i>Name</i> of each individual signer must be printed below the signature. <i>Entity name and name and title</i> of each signer executing the deed of trust on</p>								

Section	Description
	behalf of an entity must be printed below the signer's name.
Acknowledgements	All signatures must be notarized using the applicable acknowledgment form.
Exhibit A	<p>If the Exhibit A of this form is used, complete as follows:</p> <p>Reference the attached deed of trust by specifying:</p> <ul style="list-style-type: none"> • the <i>date</i> of the deed of trust, • the <i>name(s)</i> of the Grantor(s), and • a full <i>legal description</i> of all real estate, including the being clause if available. <p>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. The substituted Exhibit A should be appropriately labeled as "Exhibit A to Deed of trust dated ____, ____ by _____" and numbered with the correct page number.</p>
Mobile Home/Manufactured Home:	<p>If taking a security interest in a mobile home/manufactured home affixed to the real estate:</p> <ul style="list-style-type: none"> • The real property description must include the manufactured home's make, model, VIN/serial number, and the language, "which is affixed and attached to the real property and is part of the real property"; and • Closing instructions should require the title company or closing attorney to take all actions necessary to obtain any certificate of title to the manufactured home that has been issued, ascertain that the manufactured home has been affixed to the real property, and assure that the affidavit of affixture is recorded and the certificate of title surrendered.