

Information

Effective date

January 06, 2009

Use

The *Deed of Trust (Maryland)* (Form 630094) is used to perfect a security interest in real estate located in Maryland. It must be filed in the office of the clerk of the court of the jurisdiction where the real estate is located. This *Deed of Trust* is used whenever a fully funded loan is secured by real property located in Maryland and the property is being pledged to secure a single note, and modifications, extensions, and renewals of the note, as long as no new money is advanced.

A *Credit Line Deed of Trust – Maryland* (Form 630085) is used to secure (1) loans with future advances or (2) commercial revolving lines of credit or (3) all obligations of Borrower(s) identified; it may be used for commercial transactions and consumer transactions (except consumer purpose revolving lines of credit such as equity lines)

A copy of the *Deed of Trust* and the clerk's 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 (Maryland)* (Form 630094).

Section	Description
SunTrust Address	P.O. Address of the Applicable CCSC.
as of (Heading Implied)	<i>Date</i> the deed of trust is to be effective.
By and among (Heading Implied)	All <i>persons</i> or <i>entities</i> which 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 the property is titled. Indicate <i>Grantor's name</i> and <i>form of ownership</i> . If Grantor is a business, identify the <i>form of business</i> (corporation, partnership, limited liability company, etc.). <u>Examples:</u> <ul style="list-style-type: none">• 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.
Address (Heading Implied)	<i>Address</i> of Grantor (address for purpose of notice to all Grantors, if more than one).
Trustee (Heading Implied)	<i>Name</i> of person authorized to serve as Trustee. <u>Reference:</u> Contact Regional Credit Administration for a list of persons who are qualified to serve as trustees. Note: It is recommended that the Trustee be a Maryland resident.
Location (Heading Implied)	<i>City or county</i> and <i>state</i> of residence of first named Trustee.

Section	Description								
Second Trustee (Heading Implied)	<i>Name</i> of second Trustee.								
Location (Heading Implied)	<i>City or county and state</i> of residence of second named Trustee.								
Address (Heading Implied)	<i>Street address</i> of the property, or short <i>legal description</i> if no street address exists.								
Borrowers (Heading Implied)	<i>Names</i> of all Borrowers, whether or not the same as the Grantors.								
dated (Heading Implied)	<i>Date</i> of note to be secured.								
amount of (Heading Implied)	<i>Total amount</i> of note to be secured (written and numeric).								
2	Determine lien position. <table border="1" style="margin-left: 40px;"> <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.
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.								
24	Check the box if a condominium, PUD, or other rider is attached and identify the type of rider.								
Signature(s) of Grantor(s)	<i>Signature</i> of all persons or entities with an ownership interest in the property. Note: The names as typed or printed must agree exactly with the names shown as "Grantor" in page 1.								
Acknowledgements	All signatures must be notarized.								
Certification	Guidance as follows: <ul style="list-style-type: none"> • Closing attorney must complete and sign the first section if an attorney prepared the deed of trust. • Authorized SunTrust employee must complete the second section if the deed of trust was prepared by SunTrust. 								
Affidavit of Consideration and Disbursement	This section is completed by the notary with the name and title of the person disbursing proceeds. This section must be notarized.								
Affidavit of Licensure	If the property conveyed by the deed of trust is residential real estate, a SunTrust representative must appear before a notary and the notary section must complete and sign the affidavit of licensure								
Exhibit A	Reference the attached deed of trust by specifying: <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. 								