

Information

Effective date

December 01, 2008

Use

The *Deed Of Trust— West Virginia Commercial Loan* (Form 630461) is used to perfect a security interest in real estate located in West Virginia. The Deed of Trust may be used whenever a loan is secured by real property located in West Virginia, the loan is for a **commercial or non-agricultural purpose**, and the property is being pledged to secure a **fully funded single advance note**.

- A Deed of Trust- West Virginia –Consumer/Agricultural Loan – (Form 630462) is used if the real estate will secure a **consumer or agricultural purpose** fully funded single advance note loan.
- A Credit Line Deed of Trust- West Virginia -Commercial – (Form 630459) is used if SunTrust intends to secure a commercial purpose line of credit or loan with obligatory future advances.

The Deed of Trust must be filed in the office of the clerk of the county commission in the county where the real estate is located. A copy of the 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 recording office.

Instructions

The table below shows section names and descriptions for the items required in the *Deed Of Trust- West Virginia Commercial Loan – (Form 630461)*.

Note: Recordation standards require a minimum one-inch margin on the top, left and bottom margins and one-half inch on the right margin; do not write in this space.

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"> • CCSC address if the instrument is to be returned to SunTrust <p>Atlanta CCS 211 Perimeter Center Parkway GA-Atlanta-0039 Atlanta, GA 30346</p> <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.
date (Heading Implied)	<i>Date</i> the deed of trust is to be effective.
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>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.). If the Grantor acquired title is some other name, or uses different permutations of his name, the fact should be noted.</p> <p>Examples:</p> <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 West Virginia Corporation. <p>Note: It is common practice to put the entire name of the Grantor in caps.</p>
Trustees (Heading Implied) Name and Address	<p>Two trustees are to be named in the deed of trust. Trustees must be West Virginia residents.</p> <p>Contact Regional Credit Administration for a list of persons who are qualified to serve as trustees for West Virginia real estate.</p> <p><i>Name</i> of first Trustee and his/her <i>county</i> of residence <i>Name</i> of second Trustee and his/her <i>county</i> of residence.</p> <p>Note: It is common practice to put the entire name of the Trustee in caps.</p>
Property Location (Heading Implied)	<p><i>Street address</i> of the property or short <i>legal description</i> if property does not have a street address, including county and district.</p>
SunTrust Address (Heading Implied)	<p>Enter CCSC address.</p> <p>Atlanta CCS 211 Perimeter Center Parkway GA-Atlanta-0039 Atlanta, GA 30346</p>

Section	Description
Description of Note (Heading Implied)	Enter <ul style="list-style-type: none"> • date of note secured • principal amount of note secured • names of all Borrowers (may be different from Grantors).
11 Addresses for Notice	<ul style="list-style-type: none"> • address of Grantor for purpose of notice • SunTrust address (Enter the applicable CCSC address, adding “Attention Legal Notices Specialist”) <p>Atlanta CCS 211 Perimeter Center Parkway GA-Atlanta-0039 Atlanta, GA 30346</p> <ul style="list-style-type: none"> • Trustee Address (use applicable CCSC Address) <p>Atlanta CCS 211 Perimeter Center Parkway GA-Atlanta-0039 Atlanta, GA 30346</p>
21	Check the box if a condominium, PUD, or other rider is attached. <i>Describe</i> the rider.
Signature(s) of Grantor(s)	<i>Signature</i> of Grantor(s) - all persons or entities with an ownership interest in the property. <ul style="list-style-type: none"> • Enter the name of each individual Grantor below the Grantor’s signature. • Enter the name and title of each individual signing on behalf of an entity Grantor below the individual’s signature. <p>Note: The Grantor names as typed or printed must agree exactly with the names shown as “Grantor” in page 1.</p>
Acknowledgements	All signatures must be notarized.
Pg. 9 Statement of Preparer	Enter name and address of individual who prepared the form.
Schedule I	
Legal Description	Enter a full <i>legal description</i> of all real estate in the space provided.
Being Clause	<ul style="list-style-type: none"> • Indicate name of the party(ies) who conveyed the real estate to Grantor and the date of the deed conveying the real estate • Check the first box if the deed conveying property to the Grantor is being filed along with the deed of trust. • Check the second box if the deed conveying property to the Grantor has been filed previously; and indicate the county where the deed was filed and the deed book and page number where filed