

Information

Effective Date

May 05,2006

Use

The is used to perfect a security interest in **residential** real estate located in Tennessee when the Owner of the real estate is the Borrower and the purpose of the obligation secured is other than the purchase of the real estate. This Residential Deed of Trust form secures a **single obligation**. The form may be used whether the loan purpose is consumer or business purpose.

References:

- Use the Hypothecation Deed of Trust – Tennessee (Form 630371) if the Owner of the real estate is not the Borrower.
- Use the Commercial Deed of Trust – Tennessee (Form 630354) if the real estate is commercial real estate.
- Use the Modification of Deed of Trust – Tennessee (Form 630370) to modify an in-file deed of trust to secure new indebtedness.

Note: The Deed of Trust may be completed by the closing attorney.

Distribution

The form is recorded in the Register's Office of 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 deed of trust is returned from the Register's Office.

Instructions

The table below shows section names and descriptions for the items required in the Residential Deed of Trust – Non Purchase Money – Tennessee (Form 630353).

Section	Description
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Bank Address (Heading Implied)	<i>CCSC address.</i>
\$	<i>Maximum principal indebtedness for recording tax purposes.</i>
as of	<i>Effective date of the deed of trust.</i>
Grantor	<p><i>Name(s) of Grantor(s).</i></p> <p>Notes:</p> <ul style="list-style-type: none"> • All <i>persons</i> or <i>entities</i> which have an ownership interest in the property are Grantors. Indicate Grantor's name exactly as Grantor holds title. • An untitled spouse has a marital interest in the real estate and must execute the deed of trust if the property is used as a residence by the spouse, whether a secondary or primary residence. • Questions regarding identification of Grantors should be referred to counsel.
Trustee	<p><i>Name of person authorized to serve as trustee for Tennessee real estate.</i></p> <p><u>Reference:</u> Contact Regional Credit Administration for a list of persons who are qualified to serve as trustees.</p>
Trustee address	<p><i>County of residence of individual named as trustee.</i></p> <p>Note: Trustee must be a Tennessee resident.</p>
sum of	<i>Total amount of note to be secured (written and numeric).</i>
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25	Check this box if a Rider, such as PUD or condominium, and <i>describe</i> the rider.
Signature(s) of Grantor(s)	<p><i>Signature of all persons or entities with an ownership interest in the property.</i></p> <p>Note: The names as typed or printed must agree exactly with the names shown as "Grantor" in page 1.</p>
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SunTrust Signature as Beneficiary	<i>Signature, name, and title of authorized SunTrust representative.</i>
Acknowledgments	All signatures must be notarized.
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Exhibit A	<p>Reference the attached deed of trust by specifying:</p> <ul style="list-style-type: none"> • the <i>date</i> of the attached deed of trust, • the <i>name(s)</i> of the Grantor(s) as entered on page 1, and • <i>full legal description</i> of the real estate, including the being clause, if available.
Exhibit B	<p>Describe the prior security instruments if the subject real estate is subject to prior security instruments.</p> <p><u>Example:</u> Deed of Trust dated _____ in the amount of _____ recorded in Deed Book _____ at Page _____.</p>