

# Information

## Effective date

July 13, 2007

## Use

The *Rider For Condominiums And PUDs* (Form 630135) is required when the real estate taken as collateral is a unit in, or part of, a condominium project or planned unit development (PUD). The rider contains an assignment of the owner's interest in the common areas and facilities of the Condominium or PUD and the owner's interest in the homeowner's association managing the common areas and facilities. The rider modifies the deed of trust, mortgage, or deed to secure debt (the "Security Instrument") to require Grantors/Owners to comply with condominium and PUD regulations and requirements. The rider waives certain insurance requirements and substitutes insurance maintained by the Owners association of the project or development. The rider also allows SunTrust to pay condo/PUD associated dues, assessment fees and charges and add any such amounts paid to the debt secured.

The form must be executed by all Grantors/Owners and must be recorded along with the Security Instrument.

## Instructions

The table below shows section names and descriptions for the items required in the *Rider For Condominiums And PUDs* (Form 630135).

Section	Description		
<b>SunTrust Bank Address</b>	Enter the address of the CCSC to which the Rider should be returned after recordation. <i>CCSC address</i> 211 Perimeter Center Parkway, Mail Code: GA-Atlanta-0039 Atlanta, GA 30346  For Florida only: the name of the individual who prepared the form must also be entered above "SunTrust Bank".		
<b>Virginia Real Estate</b>	For Virginia only: enter the <i>Map number or PIN</i> for the real estate. This is the same number as indicated on the deed of trust.		
<b>Tennessee Real Estate</b>	For Tennessee only: enter amount of tax due. Enter "Not Applicable" if tax has been paid on the deed of trust.		
<b>Date (Heading implied)</b>	<i>Date</i> rider will be executed by Grantor/Owners.		
<b>Owner (Heading implied)</b>	<i>Name(s)</i> of Grantor(s) as they appear in the Security Instrument.		
<b>Debtor (Heading implied)</b>	<i>Name(s)</i> of Debtor(s) as they appear in the Security Instrument.		
<b>Address (Heading implied)</b>	Property <i>address</i> .		
<b>Location of property (Heading implied)</b>	Check the appropriate box to indicate whether the property is located in a Condominium Project or a PUD.  <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;"><b>IF the property is...</b></td> <td style="text-align: center;"><b>THEN...</b></td> </tr> </table>	<b>IF the property is...</b>	<b>THEN...</b>
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Section	Description	
	a condominium	enter the <i>name</i> of the Project.
	located in a PUD	identify the <i>Declaration Document of the PUD</i> and enter the <i>name</i> of the PUD
<b>Owner(s) Signature(s)</b>	<i>Signature</i> of all Grantors/Owners.	
<b>Address</b>	<i>Address</i> for the Owner(s).	
<b>Acknowledgments</b>	Signatures must be notarized, except for South Carolina real estate.	