

RECORDING REQUESTED BY AND AFTER RECORDING RETURN TO:

[AFTER RECORDING RETURN TO NAME] [AFTER RECORDING RETURN TO ADDRESS]

*(Space above this line reserved for Recorder's use)***Prepared by:** [DOCUMENT PREPARER NAME] **APN:** [To be inserted]

DEED OF TRUST

(Residential — Three-Party Security Instrument with Power of Sale)

THIS DEED OF TRUST (this "Deed of Trust") is made and entered into as of (the "Effective Date"), by and among:

- **[TRUSTOR NAME]**, a Individual, whose mailing address is [TRUSTOR MAILING ADDRESS] (the "Trustor" or "Borrower");
- **[TRUSTEE FULL LEGAL NAME]**, whose address is [TRUSTEE ADDRESS] (the "Trustee"); and
- **[BENEFICIARY LENDER FULL LEGAL NAME]**, a Institutional lender, whose address is [BENEFICIARY ADDRESS] (the "Beneficiary" or "Lender").

Trustor, Trustee, and Beneficiary are each a "Party" and together the "Parties."

Recitals

A. Beneficiary has made, or is contemporaneously making, a loan to Trustor in the principal sum of **** () (the "Loan"), evidenced by a promissory note dated made by Trustor payable to Beneficiary (the "Note").

B. Trustor is the owner of the real property described in Section 2 below (the "Property") and desires to secure the Loan with a lien on the Property in favor of Beneficiary.

C. Beneficiary is unwilling to make the Loan unless Trustor grants this Deed of Trust conveying the Property to Trustee, in trust, with power of sale.

NOW, THEREFORE, in consideration of the Loan and the mutual covenants herein, the Parties agree as follows.

1. Grant in Trust

FOR AND IN CONSIDERATION of the Principal Amount of **** () lent by Beneficiary to Trustor, and for the purpose of securing: (a) payment of the Note and all renewals, extensions, modifications, and

20. Signatures and Acknowledgment

IN WITNESS WHEREOF, Trustor has executed this Deed of Trust as of the Effective Date.

Trustor / Borrower

_____ PRINTED NAME

_____ SIGNATURE

_____ DATE

Notary Acknowledgment

State of [STATE] County of [COUNTY WHERE PROPERTY IS LOCATED]

On this _____ day of _____, 20, before me, the undersigned notary public, personally appeared [TRUSTOR NAME], proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument.

I certify under PENALTY OF PERJURY under the laws of the State of [STATE] that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public: _____ Printed name:
_____ My commission expires: _____

[Notary Seal]

This Deed of Trust is intended for recordation in the real property records of [COUNTY WHERE PROPERTY IS LOCATED] County, [STATE].