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How to Complete Your North Carolina Deed of Trust

Deed of Trust (North Carolina)

INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT ATTACH THIS PAGE TO YOUR DOCUMENT.

About this form. In North Carolina, real estate loans are secured by a **deed of trust**. Use this form for a private, family, or seller-financed loan. The borrower signs it, and it is recorded.

1. **Prepared by and mail to (top of Page 1)**
   Enter who prepared the document and where the Register of Deeds should mail it. Leave the space above the dotted line blank.
2. **Parties, loan, and property (Pages 1–2)**
   Name the grantor (borrower), trustee, and beneficiary (lender), and describe the note and property.
3. **Sign before a notary (Page 3)**
   Each borrower signs. Bring a current, government-issued photo ID.

After It's Signed

- Record the original with the Register of Deeds of the county where the property is located.
- When the loan is paid, the lender records a Satisfaction of Security Instrument. We have a free North Carolina form.
- Residential and consumer loans have additional rules; talk to an attorney.

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North Carolina-Commissioned Notaries

SCAN TO BOOK

Questions about this document? Talk to an attorney. Gavrilov & Brooks Law Firm has attorneys licensed in multiple states. Phone and video consultations are available, wherever you are. **(916) 504-0529** · **www.gavrilovlaw.com**

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YOUR FORM BEGINS ON THE NEXT PAGE

THIS INSTRUMENT PREPARED BY:

MAIL AFTER RECORDING TO:

SPACE ABOVE THIS LINE FOR THE REGISTER OF DEEDS

DEED OF TRUST

(North Carolina — G.S. Chapter 45)

Parcel identifier no. Brief description for the index

THIS DEED OF TRUST made this

day of (month, year)

GRANTOR (borrower): name(s) and mailing address

TRUSTEE: name and address

BENEFICIARY (lender): name and address

Grantor's initials: _____

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The Grantor is indebted to the Beneficiary under a promissory note dated

Date of note	Principal amount ($)	Final payment due

To secure that debt, the Grantor **grants, bargains, sells, and conveys to the Trustee, with power of sale,**
all that certain lot or parcel of land situated in

City of / Township	County

North Carolina, and more particularly described as follows:

Legal description (attach Exhibit A if more space is needed)

Property address	Title derived from Book / Page

1. Grantor will pay the note and all taxes and assessments, keep the property insured for the benefit of the Beneficiary, and keep it in good repair.
2. If Grantor defaults, the Beneficiary may declare all sums due, and the Trustee may sell the property at public sale after notice and hearing as provided in Article 2A of Chapter 45 of the General Statutes.
3. When the debt is paid in full, the Beneficiary shall cancel this deed of trust of record as provided by law.

Grantor's initials: _____

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X

Grantor

Printed name

X

Grantor

Printed name

NOTARY ACKNOWLEDGMENT

STATE OF NORTH CAROLINA)
)
COUNTY OF)

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she signed the foregoing document:

name(s) of grantor(s)

Date

X

Notary Public

(Notary seal)

Notary's printed name

Notary Public, County of commission:

My commission expires

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