

After Recording Return To:  
Contoso, Ltd.  
4567 Main St. Buffalo,  
NY 98052

APN #: 38593847301

[Space Above This Line For Recording Data]

## DEED OF TRUST

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) **“Security Instrument”** means this document, which is dated November, 4, 2024, together with all Riders to this document.

(B) **“Borrower”** is Siyabonga Sithole. Borrower is the trustor under this Security Instrument.

(C) **“Lender”** is Addullo Kholov. Lender is a \_\_\_\_\_ organized and existing under the laws of Texas Constitution and Statutes. Lender’s address is 4567 Main St. Buffalo, NY 98052. Lender is the beneficiary under this Security Instrument.

(D) **“Trustee”** is Fabrikam, Inc.

(E) **“Note”** means the promissory note signed by Borrower and dated December, 25, 2024. The Note states that Borrower owes Lender Addullo Kholov

Dollars (U.S. \$ 30,000) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than December, 25, 2025.

(F) **“Property”** means the property that is described below under the heading “Transfer of Rights in the Property.”

(G) **“Loan”** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) **“Riders”** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |                                                |                                                         |                                                  |
|------------------------------------------------|---------------------------------------------------------|--------------------------------------------------|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider       |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s)[specify] _____ |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Biweekly Payment Rider         |                                                  |