When recorded, return to:
M&T Bank
Attn: Post Closing
P.O. Box 4613
Buffalo, NY 14240

Title Order No.: MSS-26-32990
Escrow No.: MSS-26-32990
LOAN #: 0080404353

[Space Above This Line For Recording Data]

PURCHASE MONEY
DEED OF TRUST

MIN 1000503-5000055089
MERS PHONE #: 1-888-67

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined
the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 2
25. Certain rules regarding the usage of words used in this document are also provided in Sect

Parties

(A) "Borrower" is **THOMAS B WILLIAMS**

currently residing at **911 S Charles St Apt 203, Baltimore, MD 21230.**

The term "Lender" includes any successors and assigns of Lender.
(C) **"Trustee"** is **WFG National Title Insurance Company.**

Trustee's address is **2711 Middleburg Drive, Suite312, Columbia, SC 29204.**

The term "Trustee" includes any substitute/successor Trustee.
(D) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate cor
acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is th
under this Security Instrument.** MERS is organized and existing under the laws of Dela
an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679

Documents

(E) **"Note"** means the promissory note dated **July 6, 2026,** and signed by each
is legally obligated for the debt under that promissory note, that is in either (i) paper form, us
written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electron
accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obli
Borrower who signed the Note to pay Lender **THREE HUNDRED NINETY FIVE THOUS
HUNDRED AND NO/100*** *
Dollars (U.S. **$395,100.00**) plus interest. Each Borrower who signed the Note has p
this debt in regular monthly payments and to pay the debt in full not later than **August 1, 2**
(F) **"Riders"** means all Riders to this Security Instrument that are signed by Borrower. A
are incorporated into and deemed to be a part of this Security Instrument. The following
be signed by Borrower [check box as applicable]:

- [x] Adjustable Rate Rider
- [ ] Condominium Rider
- [ ] Second
- [ ] 1-4 Family Rider
- [ ] Planned Unit Development Rider
- [ ] V.A. Ri
- [ ] Other(s) [specify]

(G) **"Security Instrument"** means this document, which is dated **July 6, 2026,**
all Riders to this document.

Additional Definitions

(H) **"Applicable Law"** means all controlling applicable federal, state, and local statute
ordinances, and administrative rules and orders (that have the effect of law) as well as
final, non-appealable judicial opinions.
(I) **"Community Association Dues, Fees, and Assessments"** means all dues, fees,
and other charges that are imposed on Borrower or the Property by a condominium asso
owners association, or similar organization.
(J) **"Default"** means: (i) the failure to pay any Periodic Payment or any other amount s
Security Instrument on the date it is due; (ii) a breach of any representation, warranty, coven
or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccura
or statement to Lender provided by Borrower or any persons or entities acting at Borrowe
with Borrower's knowledge or consent, or failure to provide Lender with material informat
tion with the Loan, as described in Section 8; or (iv) any action or proceeding described in
(K) **"Electronic Fund Transfer"** means any transfer of funds, other than a transaction origin
draft, or similar paper instrument, which is initiated through an electronic terminal, telepho
computer, or magnetic tape so as to order, instruct, or authorize a financial institution to
an account. Such term includes, but is not limited to, point-of-sale transfers, automated
transactions, transfers initiated by telephone or other electronic device capable of comm
such financial institution, wire transfers, and automated clearinghouse transfers.
(L) **"Electronic Signature"** means an "Electronic Signature" as defined in the UETA
applicable.
(M) **"E-SIGN"** means the Electronic Signatures in Global and National Commerce Act (15
et seq.), as it may be amended from time to time, or any applicable additional or succe
that governs the same subject matter.
(N) **"Escrow Items"** means: (i) taxes and assessments and other items that can attai
this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold paym
rents on the Property, if any; (iii) premiums for any and all insurance required by Lender u

...is an entity that may service the Loan on behalf of the Loa...
...ous Proceeds" means any compensation, settlement, award of damage... ceeds paid by any third party (other than insurance proceeds paid under the coverages... in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other takin... any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations o... sions as to, the value and/or condition of the Property.

(R) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, ... on, the Loan.

(S) "Partial Payment" means any payment by Borrower, other than a voluntary prepayment... under the Note, which is less than a full outstanding Periodic Payment.

(T) "Periodic Payment" means the regularly scheduled amount due for (i) principal and inte... the Note, plus (ii) any amounts under Section 3.

(U) "Property" means the property described below under the heading "TRANSFER OF R... THE PROPERTY."

(V) "Rents" means all amounts received by or due Borrower in connection with the lease, u... occupancy of the Property by a party other than Borrower.

(W) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and... menting regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time t... any additional or successor federal legislation or regulation that governs the same subject ma... used in this Security Instrument, "RESPA" refers to all requirements and restrictions that wo... to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related... loan" under RESPA.

(X) "Successor in Interest of Borrower" means any party that has taken title to the Property... or not that party has assumed Borrower's obligations under the Note and/or this Security In...

(Y) "UETA" means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in... Property is located, as it may be amended from time to time, or any applicable additional or s... legislation that governs the same subject matter.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender'... sors and assigns) and the successors and assigns of MERS. This Security Instrument secures... (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, a... performance of Borrower's covenants and agreements under this Security Instrument and the... this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the... described property located in the **County** of **Baltimore City:**
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXH...
APN #: 01131860001

which currently has the address of **3142 Fait Avenue, Baltimore** [Street] [City]

Maryland **21224** ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or subsequently erected on the property, ... replacements and additions to the improvements on such property, all property rights, includin... limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, wa... and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this...