DEED OF TRUST

This Deed of Trust (the "Deed of Trust") is made as of this **6th** day of **February, 2026** by **SAUL RIVERIA** as to **PARCEL 1** and **SAUL RIVERA** as to **PARCEL 2**, whose address is 4345 Southern Avenue, Capitol Heights, MD 20743(the "Grantor") and **DAVID PIERCE,ESQUIRE**, whose address is 10451 MILL RUN CIRCLE, SUITE 635, OWINGS MILLS, MD 21117 (the "Trustee"), for the benefit of **NOVAK FINANCIAL,INCORPORATED**, organized and existing under the laws of the State of Maryland, whose address is 20 NEW PLANT COURT, SUITE 102, OWINGS MILLS, MD 21117 (the "Beneficiary").

Recitals

WHEREAS, Grantor, is justly indebted unto Beneficiary for the principal sum of **One Hundred Ten Thousand Dollars and Zero Cents (U.S. $110,000.00)**, (the "Principal Sum"), for monies this day loaned and to be advanced by Beneficiary to Grantor, as part or all of the purchase for the property described as **56 W. Talbot Street, Baltimore, MD 21225 and 3422 7th Street, Baltimore, MD 21225** on Exhibit "B" (the "Property") attached hereto and made a part hereof, and as evidence of the repayment of the Principal Sum, together with interest thereon, the Grantor has signed and delivered to the Beneficiary its certain CONFESSED JUDGEMENT PROMISSORY NOTE (the "Note"), of even date herewith, on the terms and conditions more fully set forth in the Note; and

WHEREAS, the Grantor has executed this Deed of Trust in order to secure repayment of the Note and the performance of all terms and conditions of the Note by the Grantor, and

WHEREAS the Grantor has agreed to secure the full and punctual payment of the Principal Sum and Interest thereon, when and as the same shall become due and payable, as well as any re-advances of the Principal Sum or any future advances of the Principal Sum and all renewals or extensions of the Note of the Grantor as the Indebtedness may become due and payable under any renewal or extension thereof (which renewals or extensions of the Indebtedness hereby secured, or of any part thereof, or any change in its terms of payment or the rate of Interest payable on the same, shall not impair in any manner the validity or priority of this Deed of Trust); and also to secure the reimbursement to Beneficiary and to the Trustees or substituted Trustee or Trustees, for all sums and moneys which may be advanced as herein provided for, and for any other amounts owed by the Grantor to the Beneficiary, and for all commissions, costs and expenses (including reasonable attorneys' fees) incurred or paid in the collection of the Note or on account of any litigation at law or in equity which may arise in respect to this Deed of Trust or to the Property hereinafter mentioned and in which the Lender and the Trustee are the prevailing parties, to the Indebtedness herein mentioned or secured, or in obtaining possession of the Property after any sale which may be made as hereinafter provided for.

Agreements

NOW, THEREFORE, in consideration of the Loan, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Grantor agrees as follows:

1. DEFINITIONS AND GENERAL RULES OF CONSTRUCTION

1.1. *Definitions*. In this Deed of Trust, all defined terms shall be capitalized and shall have the meaning given on Exhibit A attached hereto and made a part hereof.

1.2. *Tense; Gender; Section Headings*. In this Deed of Trust, the singular includes the plural and *vice versa*. Each reference to any gender also applies to any other gender. The section headings are for convenience only and are not part of this Deed of Trust.

2. GRANTS AND ASSIGNMENTS

2.1. *Grant*. Grantor does, by these presents, grant, bargain, sell, assign, convey and warrant generally unto Trustee, its successors and assigns forever, its interest in the Property, to have and to hold in trust in order to secure payment of the Indebtedness and the performance and discharge of the Obligations; provided that if Grantor shall pay or cause to be paid the Indebtedness as and when the same shall become due and payable, and shall observe, perform and discharge the Obligations, then Beneficiary or Trustee shall release and reconvey the Property unto and at the expense of Grantor; and provided further that this Deed of Trust shall not be deemed released, even if the outstanding Indebtedness is $0.00 from time to time, until Beneficiary or Trustee has executed and delivered a written release of this Deed of Trust.

2.2. *Possession*. Until an Event of Default occurs, Beneficiary shall permit Grantor to possess and enjoy the Property. At no time, during the term of this Deed of Trust shall the Property be used as a rental property.

2.3. *Uniform Commercial Code Security Agreement*. This Deed of Trust is intended to be a security agreement pursuant to the Code for the Code Property, and Grantor hereby grants Beneficiary a security interest in all items of Code Property. Grantor agrees that Beneficiary may file this Deed of Trust in the Land Records or other appropriate index as a financing statement for the Code Property. This Deed of Trust or a photocopy hereof shall be sufficient as a financing statement. In addition, Grantor hereby authorizes Beneficiary to file financing statements, financing statement addenda, continuation statements and financing statement amendments in such form and in such filing offices as Beneficiary may require to perfect or to continue the perfection of the security interest granted by Grantor to Beneficiary in this Deed of Trust, and Grantor further agrees to execute and deliver to Beneficiary, upon Beneficiary's request, any financing statement, addendum, continuation, or amendment thereof, in such form as Beneficiary may require. Grantor shall not create or suffer to be created any other security interest or lien in any of the Code Property. Grantor shall not file any amendments, correction statements or termination statements