

**IN THE UNITED STATES DISTRICT COURT**  
**EASTERN DISTRICT VIRGINIA**

CASE NO. \_\_\_\_\_

Jeffrey Brown,  
Plaintiff

v.

HSBC Mortgage Corporation, USA,  
Defendants

Debra Bassett,  
Defendant

Howard N. Bierman,  
Defendant

Jared Slater,  
Defendant

**PLAINTIFF'S EXHIBIT "B"**  
**(DEED OF TRUST RECEIVED AT CLOSING)**

Received at closing table

in July, 2008

Return To:  
HSBC MORTGAGE CORPORATION (USA)  
2929 WALDEN AVENUE, DEPEW, NY 14043

Tax Map Reference #:  
RPC/Parcel ID #:  
48-4-6-5A

Prepared By:

SLEDZ, TERRI, ,

[Space Above This Line For Recording Data]

# DEED OF TRUST

MIN 100022404599779622

The following information, as further defined below, is provided in accordance with Virginia law:

This Deed of Trust is given by JEFFREY L. BROWN AND BARBARA M. BROWN

Borrower (trustor), to DEBRA L BASSETT, 85 Arell Court, ALEXANDRIA, VA 22304, as

Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. as beneficiary. , as

## 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.

Peterson Noll & Goodman PLLC  
Tysons Square Office Park  
8214C Old Courthouse Road  
Vienna Virginia 22182

VA 3114  
VIRGINIA-Single Family-Fannie Mae/Freddle Mac UNIFORM INSTRUMENT WITH MERS

0459977962  
Form 3047 1/01

Wolters Kluwer Financial Services  
VMP ©-6A(IVA) (0801)

Page 1 of 14



08095

Grantor: BROWN, JEFFREY L  
DateTime: 07/02/2008 13:07:42  
Book/Page: 20011/0948  
Recorded in FAIRFAX CIRCUIT COURT

Grantee: BASSETT, DEBRA L  
Instrument: 2008019927.006  
# of Pages: 20

TESTE: JOHN T. FREY

B0153

Need: Recording Date  
Recording Number

Return To:  
HSBC MORTGAGE CORPORATION (USA)  
2929 WALDEN AVENUE, DEPEW, NY 14043

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VA 3114  
VIRGINIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS  
Wolters Kluwer Financial Services  
VMP ©-6A(VA) (0801)

0459977962  
Form 3047 1/01



(A) "Security Instrument" means this document, which is dated June 27, 2008 together with all Riders to this document.

(B) "Borrower" is JEFFREY L. BROWN AND BARBARA M. BROWN

Borrower is the trustor under this Security Instrument.

(C) "Lender" is HSBC Mortgage Corporation (USA)

Lender is a Delaware Corporation organized and existing under the laws of DELAWARE  
Lender's address is 2929 WALDEN AVENUE, DEPEW, NY 14043-2602

(D) "Trustee" is DEBRA L BASSETT

Trustee (whether one or more persons) is a Virginia resident and/or a United States- or Virginia-chartered corporation whose principal office is located in Virginia. Trustee's address is 85 Arell Court, ALEXANDRIA, VA 22304

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Trustee (whether one or more persons) is a Virginia resident and/or a United States- or Virginia-chartered corporation whose principal office is located in Virginia. Trustee's address is

*only "Promissory" Note is Security Instr; this is a bank note*

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated June 27, 2008  
The Note states that Borrower owes Lender ONE MILLION TWO HUNDRED SIXTY FIVE THOUSAND FIVE HUNDRED and NO/100 Dollars  
(U.S. \$1,265,500.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than August 01, 2038 . The interest rate stated in the Note is Four and One Half

percent ( 4.5000 %).

If this Security Instrument is an adjustable rate mortgage loan, this initial rate is subject to change in accordance with the attached Adjustable Rate Rider.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

VA 3114



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(H) "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.

(I) "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]:

- Adjustable Rate Rider
- Balloon Rider
- VA Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- 1-4 Family Rider
- Other(s) [specify]

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

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

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

VA 3114

VMP 6A(VA) (0801)



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*REVID our debts into  
pre-emptive  
Must pay  
everything to  
sheriff's dept.  
removed from  
house since  
VA is likely state  
non-judicial  
Judge (cannot call  
sheriff when to do*

*This is just a bank*

*this means amendment so Borrower can change it - Borrower can amend any part of this.*

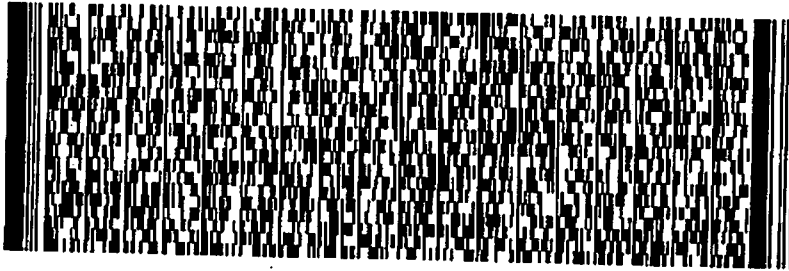
## Fairtax Land Records Cover Sheet - BROWN DEED OF TRUST

**Instrument(s)**  
TRUST

**Grantor(s)**  
BROWN, JEFFREY L\_I\_N; BROWN, BARBARA M\_I\_N

**Grantee(s)**  
BASSETT, DEBRA L\_I\_T

<b>Consideration</b>	1265500	<b>Consideration %</b>	100
<b>Tax Exemption</b>	None	<b>Amount Not Taxed</b>	
<b>DEM Number</b>		<b>Tax Map Number</b>	048-4- -06- -0005-A_Y
<b>Original Book</b>		<b>Original Page</b>	
<b>Title Company</b>	PETERSON NOLL & GOODMAN PLC	<b>Title Case</b>	08135
<b>Property Descr.</b>	OAK SPRING VILLAGE, LOT 5A		
<b>Certified</b>	NO	<b>Copies</b>	0
		<b>Page Range</b>	



53