

Mary Louise Nicholson
MARY LOUISE NICHOLSON
COUNTY CLERK

INSTRUMENT PREPARED BY:
SHANKS & ASSOCIATES P.C.
15810 PARK TEN PLACE SUITE 205
HOUSTON, TEXAS 77084
(866) 237-3662

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:
PARK PLACE FINANCE, LLC
7000 N MOPAC SUITE 200-41
AUSTIN, TEXAS 78731

FATCO
2628720-25

Loan Number: 101167

[Space Above This Line For Recording Data]

DEED OF TRUST, ASSIGNMENT OF RENTS AND SECURITY AGREEMENT

This Deed of Trust, Assignment of Rents and Security Agreement, (the "Deed") made this 30th day of JULY, 2021, among GODDEY EDUWA

, (the "Trustor"),

whose address is 4841 RUM STREET, FORT WORTH, TEXAS 76214

, and

PARK PLACE FINANCE, LLC
a Texas limited liability company (together with its successors and assigns, the "Lender" or the "Beneficiary") whose address is 7000 N MOPAC SUITE 200-41, AUSTIN, TEXAS 78731

and BRETT M SHANKS (the "Trustee") whose address is 15810 PARK TEN PLACE, SUITE 205, HOUSTON, TEXAS 77084

DEFINITIONS

In addition to the capitalized terms defined where used, words used in multiple sections of this Deed and/or the corresponding Loan Documents are defined below.

(A) "Lender" is PARK PLACE FINANCE, LLC
Lender is a TEXAS LIMITED LIABILITY COMPANY
organized and existing under the laws of TEXAS . Lender's address is 7000 N MOPAC SUITE 200-41, AUSTIN, TEXAS 78731
Lender is the Beneficiary under the Deed(s) of Trust.

(B) "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 the Deed(s) of Trust.

(C) "Loan Documents" means collectively the Loan Agreement, Note, Deed(s) of Trust and all other documents executed and/or delivered in connection with the Loan.

(D) "Note" means the note signed by Borrower (as defined in the Loan Agreement) and dated JULY 30, 2021 . The Note states that Borrower owes Lender ONE HUNDRED SIXTY-EIGHT THOUSAND AND 00/100 Dollars (U.S. \$ 168,000.00) plus interest. Borrower has promised to pay this debt in regular monthly payments and to pay the debt in full not later than AUGUST 1, 2022 (the "Maturity Date").

(E) "Trustee" is BRETT M SHANKS
15810 PARK TEN PLACE, SUITE 205, HOUSTON, TEXAS 77084

(F) "Property" means the real property described in Exhibit A to this Deed of Trust, Assignment of Rents and Security Agreement, and includes any improvements thereon.

WITNESSETH:

THAT TRUSTOR IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE, that property in TARRANT County, TEXAS , described as:

See Legal Description Attached Exhibit 'A' incorporated herein by reference

APN: 554480

Street Address: 515 MEADOWBROOK DRIVE
ARLINGTON, TEXAS 76010

TOGETHER WITH the rents, issues and profits thereof, SUBJECT HOWEVER, to the right, power and authority given to and conferred upon Beneficiary by paragraph (1) of the provisions set forth below to collect and apply such rents, issues and profits. **For the Purpose of Securing:** 1. Performance of each agreement of Trustor incorporated by reference or contained herein. 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension of renewal thereof, in the principal sum of \$ 168,000.00 executed by Trustor in favor of Beneficiary or order. 3. Payment of such further sums as the then record owner of such property hereafter may borrow from Beneficiary, when evidenced by another note (or notes) reciting it is so secured. 4. All obligations under a Loan Agreement dated JULY 30, 2021 between Trustor and Lender.

A default under any other deed of trust securing the above-referenced promissory note shall constitute a default under this Deed as well.

To Protect the Security of This Deed, Trustor Agrees:

- (1) That Trustor will observe and perform said provisions; and that the reference to property, obligations, and parties in said provisions shall be construed to refer to the property, obligations and parties set forth in this Deed.
- (2) To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefore; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon, not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violations of law; to cultivate,

irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumeration's herein not excluding the general.

(3) To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary and Beneficiary listed as additional insured, as more particularly set forth in this Deed. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured herein and in such order as beneficiary may determined or at option of Beneficiary the entire amount so collected or any part hereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default herein under or invalidate any act done pursuant to such notice.

(4) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of the Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to record this Deed.

(5) To pay; at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges and liens, with interest, on said property or a part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.

Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may be deemed necessary to protect the security herein. Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

(6) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereon, and to pay for any statement provided for by law in effect at the date hereof regarding the obligation secured hereby any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.

(7) That any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is hereby assigned and shall be paid to Beneficiary, who may apply or release such monies received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.

(8) That by accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure so to pay.

(9) That at any time or from time to time, without liability therefore and without notice, upon written request of Beneficiary and presentation of this Deed and said Note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may; reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement therein; or join in any extension agreement or any agreement subordinating the lien or charge hereof.

(10) That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this Deed and said Note to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the property held hereunder. The recitals in such RECONVEYANCE of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "The person or persons legally entitled thereto". Five years after issuance of such full RECONVEYANCE, Trustee may destroy said Note and this Deed (unless directed in such request to retain them).

(11) That as additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority during the continuance of these Trusts, to collect the rents, issues and profits of said property, reserving unto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less costs and expense of operation and collection, including reasonable attorney's fees, upon indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(12) As permitted by law and not in conflict with the Deed of Trust Addendum, that upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, under the Note secured hereby, or under the Loan Agreement, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be filed for record, as required by law. Beneficiary also shall post with Trustee this Deed, said Note and all documents evidencing expenditures secured hereby.

After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, Trustee without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine, a public auction to the highest bidder for cash in lawful money of the United States, payable at the time of sale. Trustee may postpone sale of all or a portion of said property by public announcement of such time and place of sale, and from time to time thereafter may postpone sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale.

(13) Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office of the recorder of the County or Counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where this Deed is recorded and the name and address of the new Trustee.

(14) That this Deed applies to, insures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder,

including pledges of the note secured hereby whether or not named as Beneficiary herein. In this Deed, whenever the contest so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

(15) That Trustee accepts this Trust when this Deed, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed or of any action or proceeding in which Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee.

(16) Trustor shall, at Trustor's expense, maintain in force fire and extended coverage insurance in any amount of not less than the full replacement value of any building which may exist on the subject property, with loss payable to Beneficiary. Trustor shall provide fire insurance protection on Trustor's furniture, fixtures and personal property on the subject real property in an amount equal to the full replacement value thereof, and promises that any insurance coverage in this regard will contain a waiver of the insurers' right of subrogation against Beneficiary. In addition, Trustor shall, at Trustor's expense, maintain in force policies of liability insurance and, if applicable, flood insurance with Beneficiary as loss payee and as an additional insured thereunder, insuring Trustor against all claims resulting from the injury to or the death of any person or the damage to or the destruction of any property belonging to any person by reason of Beneficiary's interest hereunder or the use and occupancy of the subject real property by Trustor. Such insurance shall be in the following amounts: (1) \$ 168,000.00 combined single limit liability insurance covering property damage and bodily injury; (2) flood insurance is required if the collateral is located in a flood zone equal to the replacement cost of the subject real property; and (3) such other policies required by Beneficiary, including, but not limited to, hail, windstorm, and/or earthquake covering the Property. At least 30 days prior to the expiration of a policy, Trustor shall deliver to Beneficiary a renewal policy in a form satisfactory to Beneficiary. If Trustor obtains any other insurance on the subject real property, such insurance shall name the Beneficiary as additional insured and loss payee thereunder.

(17) If all or any part of the subject property or any interest in it is sold or transferred (or if a beneficial interest in Trustor is sold or transferred and Trustor is not a natural person), or a lien or encumbrance is created upon such property, voluntarily or involuntarily, or if Trustor shall file or have filed against it and/or the property any proceeding for relief of debtors under the United States Bankruptcy Code, in each case without Beneficiary's prior written consent, Beneficiary may, at its option, require immediate payment in full of all sums secured by this Deed. However, this option shall not be exercised by Beneficiary if exercise is prohibited by federal law as of the date of this Deed. If Beneficiary exercises this option, Beneficiary shall give Trustor notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Trustor must pay all sums secured by this Deed. If Trustor fails to pay these sums prior to the expiration of this period, Beneficiary may invoke any remedies permitted by this Deed without further notice or demand on Trustor.

(18) Beneficiary may make or cause to be made reasonable entries upon and inspections of the real property securing this Deed.

(19) Trustor shall promptly notify Beneficiary of any action or proceeding relating to any condemnation or other taking, whether direct or indirect, of the property securing this Deed or any part thereof and Trustor shall appear in and prosecute any such action or proceeding unless otherwise directed by Beneficiary in writing. Trustor authorizes Beneficiary, at Beneficiary's option, as attorney-in-fact for Trustor, to commence, appear in and prosecute, in Beneficiary's or Trustor's name, any action or proceeding relating to any condemnation or other taking of the subject property, whether direct or indirect, and to settle or compromise any claim in connection with such condemnation or other taking. The proceeds of any award, payment or claim for damages, direct or consequential, in connection with any condemnation or other taking, whether direct or indirect, of the subject property, or part thereof, or for conveyances in lieu of condemnation, are hereby assigned to and shall be paid to Beneficiary subject, if this Deed is on a leasehold, to the rights of lessor under the ground lease. Trustor authorizes Beneficiary to apply such awards,

payments, proceeds or damages, after the deduction of Beneficiary's expenses incurred in the collection of such amounts, at Beneficiary's option, to restoration or repair of the subject property or to payment of the sums secured by this Deed, whether or not then due, in the order of application set forth in paragraph (3) hereof, with the balance, if any, to Trustor. Unless Trustor and Beneficiary otherwise agree in writing, any application of proceeds to Principal (as defined in the Note) shall not extend or postpone the due date of the monthly installments referred to in paragraphs (1) and (2) hereof or change the amount of such installments. Trustor agrees to execute such further evidence of assignment of any awards, proceeds, damages or claims arising in connection with such condemnation or taking as Beneficiary may require.

(20) This Deed is intended to be a security agreement pursuant to the Uniform Commercial Code for any of the items specified above as part of the subject property which, under applicable law, may be subject to a security interest pursuant to the Uniform Commercial Code, and Trustor hereby grants Beneficiary a security interest in said items. Trustor agrees that Beneficiary may file this Deed, or a reproduction thereof, in the real estate records or other appropriate index, as a financing statement for any of the items specified above as part of the subject property. Any reproduction of this Deed or of any other security agreement or financing statement shall be sufficient as a financing statement. In addition, Trustor agrees to execute and deliver to Beneficiary, upon Beneficiary's request, any financing statements, as well as extensions, renewals and amendments thereof, and reproductions of this Deed in such form as Beneficiary may require to perfect a security interest with respect to said items. Trustor shall pay all costs of filing such financing statements and any extensions, renewals, amendments and releases thereof, and shall pay all reasonable costs and expenses of any record searches for financing statements Beneficiary may reasonably require. Without the prior written consent of Beneficiary, Trustor shall not create or suffer to be created pursuant to the Uniform Commercial Code any other security interest in said items, including replacements and additions thereto. For purposes of filing and recording this Deed in, among other places, the real estate records of the county in which the subject property is located, the following information is included: (i) the Trustor shall be deemed the "Debtor" with the address set forth for the Trustor on the first page of this Deed which the Trustor certifies is accurate, (ii) the Beneficiary shall be deemed to be the "Secured Party" with the address set forth for the Beneficiary on the first page of this Deed and shall have all of the rights of a secured party under the Uniform Commercial Code, (iii) this Deed covers goods which are or are to become fixtures, (iv) the name of the record owner of the land is Trustor. Upon Trustor's breach of any covenant, representation, warranty or agreement of Trustor contained in this Deed, including the covenants to pay when due all sums secured by this Deed, Beneficiary shall have the remedies of a secured party under the Uniform Commercial Code and, at Beneficiary's option, may also invoke the remedies provided in this Deed as to such items. In exercising any of said remedies, Beneficiary may proceed against the items of real property and any items of personal property specified above as part of the subject property separately or together and in any order whatsoever, without in any way affecting the availability of Beneficiary's remedies under the Uniform Commercial Code or of the remedies provided in this Deed.

(21) Any default under this Deed shall constitute a default under all promissory notes and deeds of trust Trustor has executed in favor of Beneficiary. Trustor shall be in default if, during the Loan application process, Trustor or any persons or entities acting at the direction of Trustor or with Trustor knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Trustor's use of the subject property solely for business and/or commercial purposes.

(22) This Deed shall be governed by federal law and the law of the jurisdiction in which the Property is located, which is TEXAS. All rights and obligations contained in this Deed are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Deed or the Note conflicts with Applicable Law, such

conflict shall not affect other provisions of this Deed or the Note which can be given effect without the conflicting provision.

(23) Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Deed) can be sold one or more times without prior notice to Trustor. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Deed and performs other mortgage loan servicing obligations under the Note, this Deed, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Trustor will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information required in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Trustor will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser. Neither Trustor nor Beneficiary may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Deed or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Deed, until such Trustor or Beneficiary has notified the other party (with such notice given in compliance with the requirements of Section 24) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Trustor pursuant to the Deed of Trust Addendum and the notice of acceleration given to Trustor pursuant to Section 17 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section.

(24) Notices. All notices given by Trustor or Beneficiary in connection with this Deed must be in writing. Any notice to Trustor in connection with this Deed shall be deemed to have been given to Trustor when mailed by first class mail or when actually delivered to Trustor's notice address if sent by other means. Notice to any one Trustor shall constitute notice to all Trustors unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Trustor has designated a substitute notice address by notice to Beneficiary. Trustor shall promptly notify Beneficiary of Trustor's change of address. If Beneficiary specifies a procedure for reporting Trustor's change of address, then Trustor shall only report a change of address through that specified procedure. There may be only one designated notice address under this Deed at any one time. Any notice to Beneficiary shall be given by delivering it or by mailing it by first class mail to Beneficiary's address stated herein unless Beneficiary has designated another address by notice to Trustor. Any notice in connection with this Deed shall not be deemed to have been given to Beneficiary until actually received by Beneficiary. If any notice required by this Deed is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Deed.

(25) Please see Deed of Trust Addendum, attached hereto and made a part hereof for all purposes. In the event of any inconsistencies between the terms and conditions of the Deed of Trust Addendum and any other terms and conditions of this Deed, the terms of the Deed of Trust Addendum shall control and be binding.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him/her at his/her address hereinbefore set forth.

Dated:

TRUSTOR:

Goddey Ejuwa (Seal)
GODDEY EJUWA -Borrower

Witness

Witness

Unofficial Copy

EXHIBIT A

(DESCRIPTION OF PROPERTY)

LOT 15, BLOCK 7, OF THE REVISED FINAL PLAT OF THE SECOND INCREMENT OF CLUBVIEW ADDITION, AN ADDITION TO THE CITY OF ARLINGTON, TARRANT COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 388-P, PAGE 5, OF THE MAP AND/OR PLAT RECORDS, OF TARRANT COUNTY, TEXAS.
A.P.N.: 554480

Unofficial Copy

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of TEXAS)

County of Tarrant)

On July 30, 2021, before me, Kecy King,
(insert name of notary)

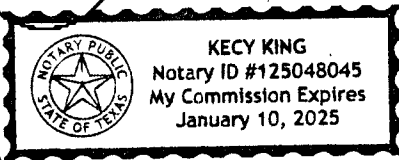
Notary Public, personally appeared GODDEY EJUWA
as Individual

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Kecy King (Seal)



Unofficial
MAIL TAX STATEMENTS AS DIRECTED ON PAGE 1.

Loan Number: 101167

DEED OF TRUST ADDENDUM

THIS Addendum to Deed of Trust ("Addendum") is made this 30th day of JULY, 2021, and is incorporated into and shall be deemed to amend and supplement the Deed of Trust, Assignment of Rents, and Security Agreement ("Deed") of the same date given by the undersigned (the "Trustor") to secure Trustor's Note to PARK PLACE FINANCE, LLC (the "Beneficiary") of the same date and covering the Property described below:

515 MEADOWBROOK DRIVE, ARLINGTON, TEXAS 76010

DEED COVENANTS. In addition to the covenants and agreements made in the Deed, Trustor and Beneficiary further covenant and agree as follows:

1. The Deed is also intended to constitute a "fixture filing" for the purposes of the Texas Uniform Commercial Code, including, without limitation, Section 9-402(6) thereof, against all of the subject property which is or is to become fixtures and is to be recorded in the real property records of the Deed of Trust Records of County, Texas. Information concerning the security interest herein granted may be obtained at the addresses of Trustor and Beneficiary as set forth in the first paragraph of the Deed. Notwithstanding the foregoing, at Beneficiary's election, Trustor shall also file and/or authorizes Beneficiary to file, at Trustor's expense, financing statements required or permitted in the filing office (as defined in the Uniform Commercial Code) to perfect a security interest in such fixtures.

2. In the event that an interest in any of the subject property is foreclosed upon pursuant to a judicial or nonjudicial foreclosure sale, Trustor agrees as follows: Notwithstanding the provisions of Section 51.003, 51.004, and 51.005 of the Texas Property Code (as the same may be amended from time to time), and to the extent permitted by law, Trustor agrees that Beneficiary shall be entitled to seek a deficiency judgment from Trustor and any other party owing on the obligations under the Loan Agreement equal to the difference between the amount owing on such obligations and the amount for which such property was sold pursuant to judicial or nonjudicial foreclosure sale. Trustor expressly recognizes that this section constitutes a waiver of the above-cited provisions of the Texas Property Code which would otherwise permit Trustor and other persons against whom recovery of deficiencies is sought to present competent evidence of fair market value. Trustor further recognizes and agrees that this waiver creates and irrebuttable presumption that the foreclosure sale price is equal to the fair market value of the subject property for purposes of calculating deficiencies owed by Trustor and others against whom recovery of a deficiency is sought. Alternatively, in the event the waiver provided for above is determined by a court or competent jurisdiction to be unenforceable, the following shall be the basis for the finder of fact's determination of the fair market value of said property as of the date of the foreclosure sale in proceedings as governed by Sections 51.003, 51.004 and 51.005 of the Texas Property Code (as amended from time to time): (i) the subject property shall be valued in an "as is" condition as of the date of the foreclosure sale, without any assumption or expectation that said property will be repaired or improved in any manner before a resale of the subject property after foreclosure; (ii) the valuation shall be based upon an assumption that the foreclosure purchaser desires a resale of the subject property for cash promptly (but no later than twelve (12) months) following the foreclosure sale; (iii) all reasonable closing costs customarily borne by the seller in commercial real estate transactions should be deducted from the gross fair market value of the subject property, including, without limitation, brokerage commissions, title insurance, a survey of the subject property, tax prorations, attorneys' fees, and remarketing costs; (iv) the gross fair market value of the subject property shall be further discounted to account for any estimated holding costs associated with maintaining the subject property pending sale, including, without limitation, utilities expenses, property management fees, taxes and assessments (to the extent not accounted for in (iii) above), and other maintenance, operational and ownership expenses; and (v) any expert opinion testimony given or considered in connection with a determination of the fair market value of the subject property must be given by person shaving at least five (5) years experience in appraising property similar to the

subject property and who have conducted and prepared a complete written appraisal of the subject property taking into consideration the factors set forth above.

3. NO ORAL AGREEMENTS - SECTION 26.02 NOTICE. IN ACCORDANCE WITH SECTION 26.02 OF THE TEXAS BUSINESS AND COMMERCE CODE, THE LOAN DOCUMENTS EVIDENCING OR SECURING THE INDEBTEDNESS OR RELATING THERETO CONSTITUTE A WRITTEN LOAN AGREEMENT WHICH REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

4. Beneficiary shall give notice to Trustor prior to acceleration following Trustor's breach of any covenant or agreement in the Deed (but not prior to acceleration under Section 17 of the Deed unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Trustor, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice will result in acceleration of the sums secured by the Deed and sale of the Property. The notice shall further inform Trustor of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Trustor to acceleration and sale. If the default is not cured on or before the date specified in the notice, Beneficiary at its option may require immediate payment in full of all sums secured by the Deed without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Beneficiary shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section, including, but not limited to, reasonable attorneys' fees and costs of title evidence. For the purposes of this Section, the term "Beneficiary" includes any holder of the Note who is entitled to receive payments under the Note. If Beneficiary invokes the power of sale, Beneficiary, its designee, or Trustee shall give notice of the date, time, place and terms of sale by posting and filing the notice as provided by Applicable Law. Beneficiary or its designee shall mail a copy of the notice to Trustor in the manner prescribed by Applicable Law. Sale shall be public, occurring between the hours of 10 a.m. and 4 p.m. on a date and at a location permitted by Applicable Law. The time of sale must begin at the time stated in the notice of sale or not later than three hours after the stated time. Trustor authorizes Trustee to sell the Property to the highest bidder for cash in one or more parcels and in any order Trustee determines. Beneficiary or its designee may purchase the Property at any sale. Trustee shall deliver to the purchaser Trustee's deed conveying indefeasible title to the Property with covenants of general warranty from Trustor. Trustor covenants and agrees to defend generally the purchaser's title to the Property against all claims and demands. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by the Deed; and (c) any excess to the person or persons legally entitled to it. If the Property is sold pursuant to this Section, Trustor or any person holding possession of the Property through Trustor shall immediately surrender possession of the Property to the purchaser at that sale. If possession is not surrendered, Trustor or such person shall be a tenant at sufferance and may be removed by writ of possession or other court proceeding.

5. Release. Upon payment of all sums secured by the Deed, Beneficiary shall provide a release of the Deed to Trustor or Trustor's designated agent in accordance with Applicable Law. Trustor shall pay any recordation costs. Beneficiary may charge Trustor a fee for releasing the Deed, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

6. Substitute Trustee; Trustee Liability. All rights, remedies and duties of Trustee under the Deed may be exercised or performed by one or more trustees acting alone or together. Beneficiary, at its option and with or without cause, may from time to time, by power of attorney or otherwise, remove or substitute any trustee, add one or more trustees, or appoint a successor trustee to any Trustee without the necessity of any formality other than a designation by Beneficiary in writing. Without any further act or conveyance of the Property the substitute, additional or successor

trustee shall become vested with the title, rights, remedies, powers and duties conferred upon Trustee herein and by Applicable Law. Trustee shall not be liable if acting upon any notice, request, consent, demand, statement or other document believed by Trustee to be correct. Trustee shall not be liable for any act or omission unless such act or omission is willful.

7. Subrogation. Any of the proceeds of the Note used to take up outstanding liens against all or any part of the Property have been advanced by Beneficiary at Trustor's request and upon Trustor's representation that such amounts are due and are secured by valid liens against the Property. Beneficiary shall be subrogated to any and all rights, superior titles, liens and equities owned or claimed by any owner or holder of any outstanding liens and debts, regardless of whether said liens or debts are acquired by Beneficiary by assignment or are released by the holder thereof upon payment.

8. Partial Invalidity. In the event any portion of the sums intended to be secured by the Deed cannot be lawfully secured hereby, payments in reduction of such sums shall be applied first to those portions not secured hereby.

9. Loan Not a Home Equity Loan. The Loan evidenced by the Note is not an extension of credit as defined by Section 50(a)(6) or Section 50(a)(7), Article XVI, of the Texas Constitution. If the Property is used as Trustor's residence, then Trustor agrees that Trustor will receive no cash from the Loan evidenced by the Note and that any advances not necessary to purchase the Property, extinguish an owelty lien, complete construction, or renew and extend a prior lien against the Property, will be used to reduce the balance evidenced by the Note or such Loan will be modified to evidence the correct Loan balance, at Beneficiary's option. Trustor agrees to execute any documentation necessary to comply with this Section.

10. Purchase Money; Owelty of Partition; Renewal and Extension of Liens Against Homestead Property; Acknowledgment of Cash Advanced Against Non-Homestead Property. Check box as applicable:

Purchase Money.

The funds advanced to Trustor under the Note were used to pay all or part of the purchase price of the Property. The Note also is primarily secured by the vendor's lien retained in the deed of even date with the Deed conveying the Property to Trustor, which vendor's lien has been assigned to Beneficiary, the Deed being additional security for such vendor's lien.

Acknowledgment of Cash Advanced Against Non-Homestead Property.

The Note represents funds advanced to Trustor on this day at Trustor's request and Trustor acknowledges receipt of such funds. Trustor states that Trustor does not now and does not intend ever to reside on, use in any manner, or claim the Property secured by the Deed as a business or residential homestead. Trustor disclaims all homestead rights, interests and exemptions related to the Property.

IN WITNESS WHEREOF, Trustor has signed and delivered this Deed Addendum as of the date first written above.

Goddey Ejuwa 7/30/2021
Signature GODDEY EJUWA Date

Unofficial Copy

WITNESS (as to all signatures):

WITNESS (as to all signatures):
