

18

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LAURA DEAN-LYTTLE

Prepared By: Joan Lee Tadrick, Waterfield Financial
10000 North 31st Ave, Ste C203
Phoenix, AZ 85051

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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 January 3rd, 2005, together with all Riders to this document.

(B) "Borrower" is Rachel Galindez, an unmarried woman

Borrower is the trustor under this Security Instrument. Borrower's mailing address is 382 E Laredo Street, Chandler, AZ 85225

(C) "Lender" is Union Federal Bank of Indianapolis

Lender is a Federal Savings Bank organized and existing under the laws of the United States

170460
ARIZONA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3003 1/01 (rev. 6/02)

VMP® -6(AZ) (0206)

Page 1 of 15

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