

First American Title



OFFICIAL RECORDS OF  
PINAL COUNTY RECORDER  
LAURA DEAN-LYTLÉ

When recorded, return to:  
Wells Fargo Financial  
941 West Elliot Road, Ste 3  
Chandler, Arizona 85225

DATE/TIME: 06/21/05 1218  
FEE: \$19.00  
PAGES: 10  
FEE NUMBER: 2005-073974

10  
3433308 4

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### DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on 06/15/05. The trustor is LAURA GROVES AND KENNETH GROVES, WIFE AND HUSBAND, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP. ("Borrower"), whose address is 2630 WEST HALF MOON CIRCLE, QUEEN CREEK, AZ 85242. The trustee is WELLS FARGO FINANCIAL ARIZONA, INC. ("Trustee"), whose address is 941 WEST ELLIOT RD, STE 3, CHANDLER, AZ 85225. The beneficiary is Wells Fargo Financial Arizona, Inc., which is organized and existing under the laws of Arizona, and whose address is 941 WEST ELLIOT RD, STE 3, CHANDLER, AZ 85225. ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED SIXTY SEVEN THOUSAND SEVEN HUNDRED NINETY DOLLARS AND EIGHT CENTS. Dollars (U.S. \$ 167,790.08). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 06/20/35. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in PINAL County, Arizona: THE DESCRIPTION OF THE PROPERTY IS ON A SEPARATE FORM ATTACHED TO THIS MORTGAGE / DEED OF TRUST, WHICH DESCRIPTION IS PART OF THIS MORTGAGE / DEED OF TRUST.

which has the address of 2630 WEST HALF MOON CIRCLE, QUEEN CREEK, Arizona 85242 ("Property Address");  
[Street] [City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."  
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.