

RECORDING REQUESTED BY

Name:

RETURN TO

Name: **Christina Smedley**
Address: **1800 S. Australian Avenue**
Suite 400
WEST PALM BEACH, Florida 33409

DATE/TIME: 08/15/05 1623
FEE: \$27.00
PAGES: 18
FEE NUMBER: 2005-104727



OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTTLE

18

LAWYERS TITLE OF ARIZONA, INC. [Space Above This Line For Recording Data] **1470370-438**

DEED OF TRUST

MIN: 100132600000175402

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 **August 04, 2005**, together with all Riders to this document.

(B) "Borrower" is **Asia D. Flood, a Married Woman**

Borrower is the trustor under this Security Instrument. Borrower's mailing address is **6834 South Haunted Canyon Road, Gold Canyon, Arizona 85218**

(C) "Lender" is **K. Hovnanian American Mortgage, LLC.** Lender is a **Limited Liability Company** organized and existing under the laws of **New Jersey**. Lender's mailing address is **1800 S. Australian Avenue, Suite 400, WEST PALM BEACH, Florida 33409**

(D) "Trustee" is **Melissa Shinka**

Trustee's mailing address is **1800 S. Australian Avenue, Suite 400, WEST PALM BEACH, FL 33409**

(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 **August 04, 2005**. The Note states that Borrower owes Lender **One Hundred Eighty Eight Thousand and no/100** Dollars (U.S. \$ **188,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **September 01, 2035**

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

(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.