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OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTTLE

Recording Requested By:
IMPAC FUNDING CORPORATION dba
IMPAC LENDING GROUP

DATE/TIME: 10/12/05 1633
FEE: \$26.00
PAGES: 17
FEE NUMBER: 2005-139097

And After Recording Return To:
IMPAC FUNDING CORPORATION dba IMPAC LENDING GROUP
1401 DOVE STREET, SUITE 100, DOCUMENT CONTROL
NEWPORT BEACH, CALIFORNIA 92660
Loan Number: 2503125886

44006355 [Space Above This Line For Recording Date]

DEED OF TRUST

MIN: 100053525031258866

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 OCTOBER 4, 2005, together with all Riders to this document.

(B) "Borrower" is SHARI L ROBERG, AN UNMARRIED WOMAN AND BEN J NOLAND, AN UNMARRIED MAN, AKA BENJAMIN J. NOLAND, AN UNMARRIED MAN

S.P.A.
Borrower is the trustor under this Security Instrument. Borrower's mailing address is 35069 N GURNSEY, QUEEN CREEK, ARIZONA 85243 GURNSEY

(C) "Lender" is IMPAC FUNDING CORPORATION dba IMPAC LENDING GROUP

Lender is a CALIFORNIA CORPORATION organized and existing under the laws of CALIFORNIA Lender's mailing address is 1401 DOVE STREET, NEWPORT BEACH, CALIFORNIA 92660

(D) "Trustee" is GRAND CANYON TITLE Trustee's mailing address is 1959 S VAL VISTA DR, MESA, ARKANSAS 85204

(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 OCTOBER 4, 2005. The Note states that Borrower owes Lender TWO HUNDRED TWENTY-FIVE THOUSAND AND 00/100 Dollars (U.S. \$ 225,000.00) plus interest.