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LAURA DEAN-LYTTLE

First American Title

After Recording Return To:
COUNTRYWIDE HOME LOANS,
INC.
MS SV-79 DOCUMENT
PROCESSING
P.O.Box 10423
Van Nuys
CA 91410-0423

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Prepared By:
CLAIRE BOWERS

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DEED OF TRUST

MIN 1000157-0005822186-8

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 03, 2005 together with all Riders to this document.

(B) "Borrower" is
ADRIA D HALE, AND RICHARD D HALE, WIFE AND HUSBAND

Borrower is the trustor under this Security Instrument. Borrower's mailing address is
1355 E. 10TH PLACE
CASA GRANDE, AZ 85222
(C) "Lender" is
COUNTRYWIDE HOME LOANS, INC.

Lender is a
CORPORATION

organized and existing under the laws of NEW YORK

ARIZONA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

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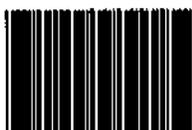
Initials: RDH

U/M -6A(AZ) (0206)
CONV/VA

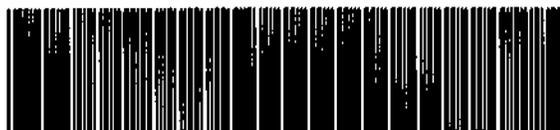
CHL (06/02)(d) VMP MORTGAGE FORMS - (800)521-7291

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

ADH



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