

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

\_\_\_\_\_

\_\_\_\_\_

*Adria D. Hale*

ADRIA D. HALE

(Seal)

-Borrower

*Richard D. Hale*

RICHARD D. HALE

(Seal)

-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

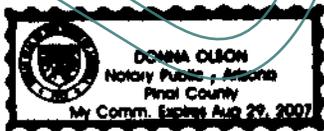
STATE OF ARIZONA,

*Pinal*

County ss:

The foregoing instrument was acknowledged before me this *5<sup>th</sup>* day of *October*, 2005  
by *Adria D. Hale AND Richard D. Hale*

My Commission Expires: *8-29-2007*



*Donna Olson*  
Notary Public