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DEED OF TRUST

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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 **SEPTEMBER 20, 2005** together with all Riders to this document.

(B) "Borrower" is **MERLENE BREWER, AN UNMARRIED WOMAN**

Borrower is the trustor under this Security Instrument. Borrower's mailing address is **1133 EAST BISNAGA STREET, CASA GRANDE, AZ 85222**

(C) "Lender" is **WELLS FARGO BANK, N.A.**

Lender is a **National Association** organized and existing under the laws of **THE UNITED STATES OF AMERICA**