



**OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTLE**

Prepared by and When Recorded Return to:

ABN AMRO MORTGAGE GROUP, INC.
2600 W. BIG BEAVER ROAD
TROY, MI 78084
PARCEL NO. 512-06-07204

DATE/TIME: 12/08/05 1616
FEE: \$26.00
PAGES: 17
FEE NUMBER: 2005-171264

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LOAN NO. 651344868

05-11048

DEED OF TRUST

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 **NOVEMBER 23, 2005**, together with all Riders to this document.

(B) "Borrower" is **RONNIE R. OWENS AND WANDA A. OWENS, HUSBAND AND WIFE**

Borrower is the trustor under this Security Instrument. Borrower's mailing address is
**P.O. BOX 6153
LANCASTER, CA 93539**

(C) "Lender" is **HOMELENDERS FINANCIAL SERVICES, INC.**

Lender is a **CORPORATION** organized and existing under the laws of **ARIZONA**. Lender's address is
**1204 EAST BASELINE ROAD, SUITE 106
TEMPE, AZ 85283**

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is **CAPITAL TITLE AGENCY, INC.**
Trustee's address is **2901 E. CAMELBACK ROAD
PHOENIX, AZ 85016**

(E) "Note" means the promissory note signed by Borrower and dated **NOVEMBER 23, 2005**.
The Note states that Borrower owes Lender

TWO HUNDRED FIFTY-TWO THOUSAND AND 00/100
Dollars (U.S. \$ **252,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **DECEMBER 1, 2035**

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

(G) "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.