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Record and Return to:
Washington Mutual Bank, FA
2210 Enterprise Drive
Florence, SC 29501
ATTN: POST CLOSING, MS: FSC 0112



OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTTLE

Prepared By:
Mary Bryant, Loan
Coordinator
2555 E. Camelback Rd
Suite 350
Phoenix, AZ 85016

DATE/TIME: 01/23/06 1249
FEE: \$28.00
PAGES: 19
FEE NUMBER: 2006-010046

2/17 11041812

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DEED OF TRUST

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

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 together with all Riders to this document.

January 27, 2005

(B) "Borrower" is Timothy L Froats, AN UNMARRIED MAN

Borrower is the trustor under this Security Instrument. Borrower's mailing address is 220 North Greenfield Rd #122, Mesa, AZ 85205

(C) "Lender" is Washington Mutual Bank, FA

Lender is a Bank organized and existing under the laws of the United States of America

0060655115

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

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

6G(AZ) (0206)

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Initials:

VMP MORTGAGE FORMS - (800)821-7201