



First American Title

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604 Locust  
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When Recorded mail to: WELLS FARGO FINANCIAL ARIZONA, INC.  
4940 EAST RAY RD STE 36  
PHOENIX, AZ 85044

1/ 3477890

### DEED OF TRUST

#### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 9, 11, 16, 18 and 19. Certain rules regarding the usage of words used in this document are also provided in Section 14.

(A) "Security Instrument" means this document, which is dated 01/25/06, together with all Riders to this document.

(B) "Borrower" is ROBERT C. OLSON AND ANGIE L. QUINTANILLA-OLSON, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

Borrower is the trustor under this Security Instrument. Borrower's mailing address is 575 W RACINE LP, CASA GRANDE, AZ 85222

(C) "Lender" is Wells Fargo Financial Arizona, Inc. Lender is a corporation organized and existing under the laws of Arizona. Lender's mailing address is 4940 EAST RAY RD STE 36 PHOENIX, AZ 85044. Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is WELLS FARGO FINANCIAL ARIZONA, INC. Trustee's mailing address is 4940 EAST RAY RD STE 36, PHOENIX, AZ 85044

(E) "Note" means the promissory note signed by Borrower and dated 01/25/06. The Note states that Borrower owes Lender \$205030.32 (U.S. Dollars) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 02/02/36.

(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.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Condominium Rider
- Second Home Rider
- Balloon Rider
- Planned Unit Development Rider
- Other(s) [specify] \_\_\_\_\_
- 1-4 Family Rider
- Biweekly Payment Rider

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated

