(14)

RECORDING REQUESTED BY

Name:

RETURN TO STEWART TITLE & TRUST OF PHOENIX

Name: FIRST MORTGAGE CORPORATION
Address: 3230 FALLOW FIELD DRIVE
DIAMOND BAR, CA 91765

OFFICIAL RECORDS OF PINAL COUNTY RECORDER LAURA DEAN-LYTLE

DATE/TIME: 02/02/06 1641
FEE: $23.00
PAGES: 14
FEE NUMBER: 2006-016872

2206350033

STATE OF ARIZONA [Space Above This Line For Recording Data] Loan #: 276511

DEED OF TRUST

MIN: 100124500002765111

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 **January 26, 2006**, together with all Riders to this document.

(B) **"Borrower"** is **MELISSA A. REESE, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY**.

Borrower is the trustor under this Security Instrument. Borrower's mailing address is **3946 N. CREOSOTE CT., CASA GRANDE, AZ 85222**.

(C) **"Lender"** is **FIRST MORTGAGE CORPORATION**. Lender is a **CALIFORNIA CORPORATION** organized and existing under the laws of **THE STATE OF CALIFORNIA**. Lender's mailing address is **3230 FALLOW FIELD DRIVE, DIAMOND BAR, CA 91765**.

(D) **"Trustee"** is **JEFFREY J. MILLER, ESQ.**.

Trustee's mailing address is **TWO NORTH CENTRAL AVENUE, PHOENIX, AZ 85004**.

(E) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) **"Note"** means the promissory note signed by Borrower and dated **January 26, 2006**. The Note states that Borrower owes Lender **One Hundred Ninety Eight Thousand Seven Hundred Seventy Three and no/100** Dollars (U.S. $ **198,773.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **February 01, 2036**.

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

(H) **"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.

Unofficial