~~After Recording Return To:~~
COUNTRYWIDE HOME LOANS, INC.
MS SV-79 DOCUMENT PROCESSING
P.O.Box 10423
Van Nuys
CA 91410-0423

Prepared By:
RICHARD S. HUFFMAN

OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTLE

DATE/TIME: 04/19/06 1415
FEE: $24.00
PAGES: 15
FEE NUMBER: 2006-056071

[Space Above This Line For Recording Data]

3490714 00013250026103006
[Escrow/Closing #] [Doc ID #]

DEED OF TRUST

3989708 Ar

MIN 1000157-0006581939-9

Requested by and
Return to:
Recording Department
First American Lenders Advantage
1801 Lakepointe Drive, Suite 111
Lewisville, TX 75057
(469) 322-2500

APN 102 03 235U

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 MARCH 22, 2006, together with all Riders to this document.
(B) **"Borrower"** is
THEODORE B REED, A SINGLE MAN

Borrower is the trustor under this Security Instrument. Borrower's mailing address is
1051 EAST NAVAJO AVENUE
APACHE JUNCTION, AZ 85219
(C) **"Lender"** is
COUNTRYWIDE HOME LOANS, INC.

Lender is a
CORPORATION

organized and existing under the laws of NEW YORK

23991

13250026100000002006A

Unofficial