

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

*Theodore B Reed*

THEODORE B. REED

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

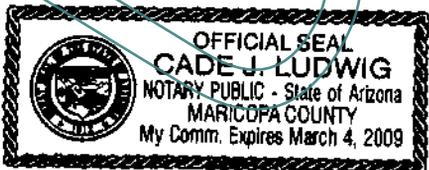
STATE OF ARIZONA,

*Maricopa*

County ss:

The foregoing instrument was acknowledged before me this 3-27-06  
by Theodore B. Reed

My Commission Expires:



*[Signature]*  
Notary Public