First American Title

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FREMONT INVESTMENT & LOAN
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Prepared By:
BARBARA LICON

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DEED OF TRUST

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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 April 20, 2006, together with all Riders to this document.
(B) "Borrower" is TIM WATERS, A SINGLE MAN

Borrower is the trustor under this Security Instrument. Borrower's mailing address is
2706 W DUNBAR DR , TEMPE, AZ 85282
(C) "Lender" is FREMONT INVESTMENT & LOAN

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