



Recording Requested By:

ATLAS MORTGAGE FUNDING  
CORPORATION DBA WESTERN  
HORIZON MORTGAGE

DATE/TIME: 11/17/06 1119  
FEE: \$34.00  
PAGES: 25  
FEE NUMBER: 2006-158910

And After Recording Return To:

ATLAS MORTGAGE FUNDING  
CORPORATION DBA WESTERN  
HORIZON MORTGAGE  
4801 S. LAKESHORE DRIVE, #108  
TEMPE, ARIZONA 85282  
Loan Number: 60002388

30308400

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**DEED OF TRUST**

MIN: 1001699-0060002388-7

**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 NOVEMBER 14, 2006, together with all Riders to this document.

(B) "Borrower" is BOBBIE DEGRAAE, AN UNMARRIED WOMAN

Borrower is the trustor under this Security Instrument. Borrower's mailing address is 3024 DARMO LANE, KALAMAZOO, MICHIGAN 49008

(C) "Lender" is ATLAS MORTGAGE FUNDING CORPORATION DBA WESTERN HORIZON MORTGAGE

Lender is a ARIZONA CORP organized and existing under the laws of ARIZONA  
Lender's mailing address is 4801 S. LAKESHORE DRIVE, #108, TEMPE, ARIZONA 85282

(D) "Trustee" is TITLE GUARANTY AGENCY OF ARIZONA

Trustee's mailing address is 6402 E SUPERSTITION SPRINGS BLVD # 100, MESA, ARIZONA 85206

(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.

