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DATE/TIME: 02/16/07 1436
FEE: \$22.00
PAGES: 13
FEE NUMBER: 2007-020418

When Recorded Mail to:
FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B.
1660 EAST ROSEVILLE PARKWAY, STE 100
ROSEVILLE, CALIFORNIA 95661

This Document Prepared by:
FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B.
1660 EAST ROSEVILLE PARKWAY, STE 100
ROSEVILLE, CALIFORNIA 95661

61-8040079 [Space Above This Line for Recording Data] **LOAN NO: 3000066931**

PLEASE RETURN TO REC. DEPT
Lender's First Choice
3650 Royal Avenue
Simi Valley, CA 93063

ARIZONA DEED OF TRUST

THIS DEED OF TRUST SECURES AN OPEN-END (REVOLVING) LINE OF CREDIT WHICH PROVIDES FOR PAYMENTS, FUTURE ADVANCES AND A VARIABLE RATE OF INTEREST AS SET FORTH IN A CASH ACCOUNT ADJUSTABLE RATE REVERSE MORTGAGE LOAN ACCOUNT DISCLOSURE STATEMENT AND AGREEMENT DATED THE SAME DATE AS THIS DEED OF TRUST ("AGREEMENT"). THE PROVISIONS OF THE AGREEMENT ARE INCORPORATED HEREIN BY THIS REFERENCE.

THIS DEED OF TRUST ("Security Instrument") is made on **FEBRUARY 02, 2007** . The Borrower is **LOIS C. FAIN, A WIDOW**

("Borrower") (unless the context indicates otherwise, the terms "Borrower", "I", "we", "us", "me", "my", "mine" and "our refer collectively to all Borrowers under this Security Instrument). The trustee is **LENDERS FIRST CHOICE**

("Trustee") with a mailing address of **3005 DOUGLAS BLVD SUITE 200, ROSEVILLE, CALIFORNIA 95661-**

The beneficiary is **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B.**

A DELAWARE CORPORATION, whose office address is **1660 EAST ROSEVILLE PARKWAY, STE 100, ROSEVILLE, CALIFORNIA 95661**

("Lender") (unless the context indicates otherwise, the terms "Lender", "you" and "your" refer to **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B.**

"Loan" and "Account" refer to the loan evidenced by the Agreement. Borrower owes Lender a maximum principal sum of **SEVEN HUNDRED TWENTY THOUSAND AND 00/100** -----

(U.S. \$ **720,000.00**), plus all interest and other amounts due as set forth below.

