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WILL CALL
RECORDING REQUESTED BY
SUN TITLE AGENCY CO.



OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTTLE

Recording Requested By:
MERIDIAS CAPITAL, INC.

DATE/TIME: 02/22/07 1349
FEE: \$29.00
PAGES: 21
FEE NUMBER: 2007-022442

And After Recording Return To:
MERIDIAS CAPITAL, INC.
990 WEST ATHERTON DRIVE
SALT LAKE CITY, UTAH 84123
Loan Number: 1400069421

3/5 302201401

[Space Above This Line For Recording Date]

DEED OF TRUST

MIN: 100256014000694216

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 FEBRUARY 13, 2007, together with all Riders to this document.

(B) "Borrower" is NORMAN J. CARRIER, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

Borrower is the trustor under this Security Instrument. Borrower's mailing address is 41389 NORTH PALM SPRINGS TRAIL, QUEEN CREEK, ARIZONA 85242

(C) "Lender" is MERIDIAS CAPITAL, INC.

Lender is a NEVADA CORPORATION organized and existing under the laws of NEVADA
Lender's mailing address is 990 WEST ATHERTON DRIVE, SALT LAKE CITY, UTAH 84123

(D) "Trustee" is FIRST AMERICAN TITLE INSURANCE

Trustee's mailing address is 4801 E. WASHINGTON STREET, PHOENIX, ARIZONA 85034

(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.