OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTLE

DATE/TIME: 02/28/07 1441
FEE: $21.00
PAGES: 12
FEE NUMBER: 2007-025378

(12)

WHEN RECORDED, MAIL TO:
AMERA MORTGAGE CORPORATION
1050 CORPORATE OFFICE DRIVE, STE 200
MILFORD, MICHIGAN 48381

This Instrument was prepared by:
AMERA MORTGAGE CORPORATION
1050 CORPORATE OFFICE DRIVE, STE 200
MILFORD, MICHIGAN 48381
800-968-1624

Loan Number: **64032**

Order Number: **41005358-041-J0** (Space Above This Line For Recording Data)

DEED OF TRUST

1491

MIN: **100111800000640323**

GRAND CANYON TITLE AGENCY

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 22, 2007**, together with all Riders to this document.

(B) "Borrower" is **MATTHEW MILLS AN UNMARRIED MAN**. Borrower is the trustor under this Security Instrument. Borrower's mailing address is **34738 NORTH MIRANDESA DR, QUEEN CREEK, ARIZONA 85243**.

(C) "Lender" is **AMERA MORTGAGE CORPORATION**. Lender is **, A MICHIGAN CORPORATION**, organized and existing under the laws of **MICHIGAN**.
Lender's mailing address is **1050 CORPORATE OFFICE DRIVE, STE 200, MILFORD, MICHIGAN 48381**.

(D) "Trustee" is **GRAND CANYON TITLE AGENCY, INC.**
Trustee's mailing address is **20329 NORTH 59TH AVE, STE A4, GLENDALE, ARIZONA 85308**.

(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**.

(F) "Note" means the promissory note signed by Borrower and dated **February 22, 2007**. The Note states that Borrower owes Lender **TWO HUNDRED NINETY-FOUR THOUSAND FOUR HUNDRED and no/100** Dollars (U.S. **$294,400.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **March 1, 2037**.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

Unofficial