BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 12 of this Security Instrument and in any Rider executed by Borrower and recorded with it.

Don A. Keeney
DON A. KEENEY (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

Witness:

Witness:

State of Arizona)
) SS
County of Pinal)

The foregoing instrument was acknowledged before me this 18 June 2007 (date) by

(person[s] acknowledging).

ANNE M. MCDONALD
Notary Public - Arizona
Pinal County
My Comm. Expires Nov 5, 2010

Anne M McDonald
Notary Public

My commission expires: 11/5/10

Unofficial