

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.

Jesus Chavez (Seal)
Jesus Chavez -Borrower

Jo Chavez (Seal)
Jo Chavez -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

Witness:

Witness:

State of Arizona)
County of Maricopa) SS

The foregoing instrument was acknowledged before me this
Jesus Chavez and Jo Chavez, Husband and Wife

27th
August 28, 2007 (date) by

(person[s] acknowledging).

Shannon Petra
Notary Public

My commission expires

