

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 7 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Todd McGuire (Seal) _____ (Seal)
Todd McGuire -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

Witness:

Witness:

State of Arizona

County of Maricopa

)} SS

The foregoing instrument was acknowledged before me this
Todd McGuire

9th Day of November 2007

(date) by

(person[s] acknowledging).

Catherine E. Metzger

Notary Public



My commission expires: 7/27/2011