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OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTL

Return To:
Universal American Mortgage Company, LLC
Secondary Marketing Ops
15550 Lightwave Drive, Suite 200
Clearwater, FL 33760

DATE/TIME: 12/28/07 1633
FEE: \$20.00
PAGES: 11
FEE NUMBER: 2007-140783

Prepared By:
Walter Boswell
Universal American Mortgage Company, LLC
1725 West Green Tree Drive
TEMPE, ARIZONA 85284

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FHA Case No.
023-2610787-703

State of Arizona
Loan #0007459753

DEED OF TRUST

MIN 100059600074597530

D004N1AZ

THIS DEED OF TRUST ("Security Instrument") is made on December 18, 2007
The Grantor is **MARVIN J ALLEN, AN UNMARRIED MAN**

("Borrower"), whose address is **3446 HEATHER LANE, BIRMINGHAM, AL 35216**

The trustee is **North American Title Company**
3200 E. Camelback Rd. #150, PHOENIX AZ 85018

("Trustee"), whose address is

The beneficiary is **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). 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. **Universal American Mortgage Company, LLC, a Florida limited liability company**

("Lender") is organized and existing under the laws of **Florida**, and has an address of **700 NW 107th Avenue 3rd Floor, Miami, FL 33172-3139**

Borrower owes Lender the principal sum of
Two Hundred Eleven Thousand Six Hundred Sixty Eight and 00/100
Dollars (U.S. \$ **211,668.00**).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **January 01, 2038**

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and

FHA Arizona Deed of Trust with MERS - 4/96
Wolters Kluwer Financial Services
VMP®-4N(AZ) (0305).01
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Amended 6/02
Initials: *MA*