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INSTRUMENT PREPARED BY:
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JACKSONVILLE, FL 32256



OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTL

DATE/TIME: 03/17/08 1430
FEE: \$22.00
PAGES: 13
FEE NUMBER: 2008-024611



Record and Return To:
United General Title Ins
Fiserv - P.O. BOX 2590
Chicago, IL 60690

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GARCIA, RICARDO

Loan Number: 68179004378299

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DEED OF TRUST

DEFINITIONS

(A) "Security Instrument" means this document, which is dated FEBRUARY 26, 2008, together with all Riders to this document.

(B) "Borrower" is RICARDO GARCIA

the party or parties who have signed this Security Instrument.

Borrower's mailing address is 740 W MARTIN RD, COOLIDGE, ARIZONA 85228-9222

Borrower is the trustor under this Security Instrument.

(C) "Lender" is Bank of America, NA

Lender is a National Banking Association

organized

and existing under the laws of THE UNITED STATES OF AMERICA

Lender's mailing address is 100 North Tryon Street, Charlotte, North Carolina 28255

Lender is the beneficiary under this Security Instrument.

(D) "Agreement" means the Home Equity Line of Credit Agreement signed by the Borrower.

(E) "Account" means the Home Equity Line of Credit Account pursuant to which the Lender makes Advances to the Borrower at the Borrower's direction, allowing the Borrower to repay those Advances and take additional Advances, subject to the terms of the Agreement.

(F) "Credit Limit" means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is \$50,000.00. Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest, Finance Charges, and other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument. The Credit Limit also does not apply to other advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

(G) "Account Balance" is the total unpaid principal of the Account, plus earned but unpaid Finance Charges, outstanding fees, charges, and costs.

(H) "Maturity Date" is the date on which the entire Account Balance under the Agreement is due. The entire Account Balance on your Account, as defined in the Agreement and this Security Instrument, is due on FEBRUARY 26, 2033

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

RICARDO GARCIA/995080261530570

ARIZONA HOME EQUITY LINE OF CREDIT DEED OF TRUST
AZHESI.BOA 10/04/06

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