

First American Title

RETURN TO:  
STANDARD PACIFIC MORTGAGE, INC.  
26 TECHNOLOGY DRIVE  
IRVINE, CA 92618

PREPARED BY:  
STANDARD PACIFIC MORTGAGE, INC.  
26 TECHNOLOGY DRIVE  
IRVINE, CA 92618  
BETTI ICENHOUR



OFFICIAL RECORDS OF  
PINAL COUNTY RECORDER  
LAURA DEAN-LYTTLE

DATE/TIME: 03/24/08 1436  
FEE: \$20.00  
PAGES: 11  
FEE NUMBER: 2008-026866

(Space Above This Line For Recording Data)

3/4 435-5010675  
State of Arizona

DEED OF TRUST

FHA Case No.  
023-2678199

MIN 100071000100533811 10053381

THIS DEED OF TRUST ("Security Instrument") is made on MARCH 10TH, 2008  
The Grantor is  
NICOLE F HELMS AND ROBERT A HELMS, WIFE & HUSBAND

("Borrower"), whose address is 2023 S ATHENA ST, MESA, AZ 85209

The trustee is FIRST AMERICAN TITLE INSURANCE CO, A CA CORP.

("Trustee"), whose address is

4801 EAST WASHINGTON STREET, PHOENIX AZ 85034

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. STANDARD PACIFIC MORTGAGE, INC.

("Lender") is organized and existing under the laws of DELAWARE, and has an address of 26 TECHNOLOGY DRIVE, IRVINE, CA 92618

. Borrower owes Lender the principal sum of

ONE HUNDRED NINETY SEVEN THOUSAND THREE HUNDRED FORTY TWO AND NO/100.  
Dollars (U.S. \$ 197,342.00).

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

FHA Arizona Deed of Trust with MERS - 4/96

4N(AZ) (0208)

Amended 6/02

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Initials: *RFH*

VMP MORTGAGE FORMS - (800)521-7291

*RFH by RAA AIF*