

After Recording Return To:

SECURITYNATIONAL
MORTGAGE COMPANY
5300 SOUTH 360 WEST
SUITE 150
MURRAY, UTAH 84123

FOR CLARIFICATION
PURPOSES

LOAN NO.: 0000425715

VA CASE NO.: 45-45-6-2726763

ESCROW NO.: 1930-3576051

TITLE NO.: 1930-3576051

PARCEL NO.: 410-50-0840 5

[SPACE ABOVE THIS LINE FOR RECORDING DATA]

MIN NO.: 1000317-0000425715-6

DEED OF TRUST

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.
DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated APRIL 7, 2008, together with all Riders to this document.

(B) "Borrower" is JONATHAN R. MEDRANO AND JASMINE D. MEDRANO, HUSBAND AND WIFE, AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP

Borrower is the trustor under this Security Instrument. Borrower's mailing address is 34674 SOUTH PIONEER WAY RED ROCK, ARIZONA 85245

(C) "Lender" is SECURITYNATIONAL MORTGAGE COMPANY, A UTAH CORPORATION

Lender is a A UTAH CORPORATION organized and existing under the laws of UTAH. Lender's address is 5300 SOUTH 360 WEST SUITE 150; MURRAY, UTAH 84123

(D) "Trustee" is FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION. Trustee's mailing address is P.O. BOX 2922 PHOENIX, AZ 85062

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** 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.

Initials JRM JDM