HOLD FOR PICK UP

10

The Talon Group

OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTLE

DATE/TIME: 04/29/08 1409
FEE: $18.00
PAGES: 10
FEE NUMBER: 2008-040437

Recordation Requested by:
PALLADIUM MORTGAGE CORPORATION
3790 DATA DRIVE
SUITE 100
NORCROSS, GA 30092

When Recorded Mail to:
PALLADIUM MORTGAGE CORPORATION
3790 DATA DRIVE
SUITE 100
NORCROSS, GA 30092

Send Tax Notices to:
PALLADIUM MORTGAGE CORPORATION
3790 DATA DRIVE
SUITE 100
NORCROSS, GA 30092 443-5029649

2/2

[Space Above This Line For Recording Data]

LOAN# 000003765
State of Arizona
PARCEL TAX ID#: 210-39-4570 1
MIN 1003925-0000003765-8

FHA Case Number
023-2768289-703

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on April 29th, 2008 . The trustor is JEFFREY A LAYTON , A SINGLE MAN AND SHERALYNE E CASH , A SINGLE WOMAN

("Borrower" whose address is 2531 EAST OLIVE ROAD , QUEEN CREEK, AZ 85243 . The trustee is ~~THE TALON GROUP~~ FIRST AMERICAN TITLE INSURANCE COMPANY ("Trustee"), whose address is ~~3200 E. CAMELBACK RD SUITE 290 PHOENIX AZ 85016~~ P.O. BOX 2922, PHOENIX, AZ 85062 . The Beneficiary is Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, or hereafter defined, and Lenders successors and assigns), as beneficiary. 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.. PALLADIUM MORTGAGE CORPORATION , which is organized and existing under the laws of THE STATE OF GEORGIA , and whose address is 3790 DATA DRIVE, SUITE 100, NORCROSS, GA 30092 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED NINETY THREE THOUSAND FIVE HUNDRED Dollars (U.S. $ 193,598.00). 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 May 1st, 2038 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security

Unofficial

SEL Initials: JAL