

supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)].

- Condominium Rider
- Planned Unit Development Rider
- Non-Owner Occupancy Rider
- Graduated Payment Rider
- Adjustable Rate Rider
- Other [Specify]
- Growing Equity Rider
- Rehabilitation Loan Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 7 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Cynthia M. Allen (Seal)
CYNTHIA M. ALLEN -Borrower

Melissa Allen (Seal)
MELISSA ALLEN -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

Witness:

Witness:

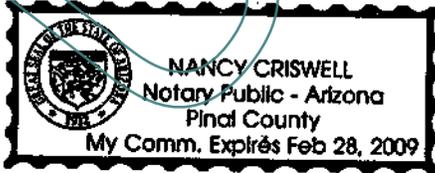
State of Arizona
County of Maricopa

The foregoing instrument was acknowledged before me this July 5, 2008
by CYNTHIA M. ALLEN AND MELISSA ALLEN

Nancy Criswell
Signature of Person Taking Acknowledgement

Notary Public
Title

210849
Serial Number, if any



(Seal)

My commission expires: 02/28/2009