

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

Witnesses:

Lisa L Zimmerman (Seal)
LISA L ZIMMERMAN -Borrower

(Seal)
-Borrower

Timothy L Kreis (Seal)
TIMOTHY L KREUS -Borrower (Seal)
-Borrower

(Seal)
-Borrower (Seal)
-Borrower

(Seal)
-Borrower (Seal)
-Borrower

STATE OF ARIZONA, ~~CD~~ ~~FINAL~~ MARICOPA County ss:

The foregoing instrument was acknowledged before me this 01-08-2009
by LISA L ZIMMERMAN
TIMOTHY L KREUS

My Commission Expires: 3-24-2009

UTE DORNBERG

Notary Public UTE DORNBERG



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