



DATE/TIME: 01/22/09 1349  
FEE: \$20.00  
PAGES: 11  
FEE NUMBER: 2009-006383

FIDELITY NATIONAL TITLE

After Recording Return To:  
World Alliance Financial Corp.  
3 Huntington Quadrangle, Suite 201N  
Melville, NY 11747

Prepared By:  
World Alliance Financial Corp.  
3 Huntington Quadrangle, Suite 201N  
Melville, NY 11747

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FD8011688-72

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State of Arizona

FHA Case Number: 023-3057103-952  
Loan Number: 3000023342

ADJUSTABLE RATE  
HOME EQUITY CONVERSION DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on January 15, 2009 ("Date"). The trustor is HENRY A DEAN AND VELMA DEAN, HUSBAND AND WIFE whose address is 1292 EAST RODEO ROAD, CASA GRANDE, AZ 85222 ("Borrower"). The trustee is FIDELITY NATIONAL TITLE INSURANCE COMPANY, 7025 N. SCOTTSDALE RD, SCOTTSDALE, NY ("Trustee"). The beneficiary is World Alliance Financial Corp. which is organized and existing under the laws of THE STATE OF NEW YORK, and whose address is 3 Huntington Quadrangle, Suite 201N, Melville, NY 11747 ("Lender"). Borrower has agreed to repay to Lender amounts which Lender is obligated to advance, including future advances, under the terms of a Home Equity Conversion Loan Agreement dated the same date as this Security Instrument ("Loan Agreement"). The agreement to repay is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest at a rate subject to adjustment, and all renewals, extensions and modifications of the Note, up to a maximum principal amount of ONE HUNDRED FIVE THOUSAND AND NO/100 (U.S. \$105,000.00); (b) the payment of all other sums, with interest, advanced under paragraph 5 to protect the security of this Security Instrument or otherwise due under the terms of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. The full debt, including amounts described in (a), (b), and (c) above, if not paid earlier, is due and payable on October 01, 2083. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in PINAL County, Arizona:

See Legal Description Attached

which has the address of: 1292 EAST RODEO ROAD, CASA GRANDE, AZ 85222 ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements,



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Mortgage Cadence, Inc. © 0203 07/07

(1 of 10)



\* M T G E \*

Arizona Deed of Trust HECM ADJUSTABLE RATE