

[] Shared Appreciation Rider

[] Other [Specify]

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

Henry A Dean (Seal)
Borrower- HENRY A DEAN

Velma Dean (Seal)
Borrower- VELMA DEAN

[Space Below This Line For Acknowledgment]

State of Arizona

County of Pinal

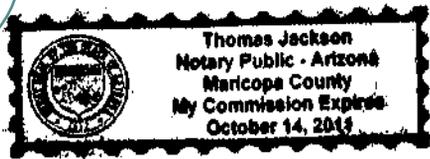
The foregoing instrument was acknowledged before me this Jan 15, 2009 (Date)

by Henry A. Dean and Velma Dean (Name of Person(s) Acknowledged).

Thomas Jackson
(Signature of person taking acknowledgment)

Notary Public
(Title or rank)

233633
(Serial number, if any)



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