



DATE/TIME: 01/29/09 1602  
FEE: \$22.00  
PAGES: 13  
FEE NUMBER: 2009-009052

FIRST AMERICAN TITLE INSURANCE

(B)

After Recording Return To  
**BANK OF AMERICA, N.A.**  
11120 NE 33RD PLACE, SUITE 200  
BELLEVUE, WA 98004

Prepared By:  
**Bank of America, N.A**  
11120 NE 33rd Place, Suite 200  
Bellevue, WA 98004

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1990-3585988

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State of Arizona

FHA Case Number 023-3228801-952  
Application Number 4548034  
Loan Servicing Number 68011024878099

**ADJUSTABLE RATE  
HOME EQUITY CONVERSION DEED OF TRUST**

THIS DEED OF TRUST ("Security Instrument") is made on January 21, 2009 ("Date") The trustor is **Laura M. Starr, an unmarried woman** whose address is **40140 North Cape Wrath Drive Queen Creek, AZ 85240** ("Borrower") The trustee is **Northwest Trustee Services, Inc, 3535 Factoria Blvd SE #220 Bellevue, WA 98009** ("Trustee") The beneficiary is **BANK OF AMERICA, N.A, A NATIONAL BANKING ASSOCIATION** which is organized and existing under the laws of **THE UNITED STATES**, and whose address is **100 North Tryon Street, Charlotte, NC 28255** ("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 SEVENTY FOUR THOUSAND DOLLARS AND NO CENTS (U.S. \$174,000.00)**, (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 **May 22, 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**

**Lot 181, of CASTLEGATE PARCEL 4, according to the plat of record in the office of the County Recorder of Pinal County, Arizona, recorded in Cabinet D, Slide 101 APN #109-23-1810 2**

which has the address of **40140 North Cape Wrath Drive Queen Creek, AZ 85240** ("Property Address")

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