GRAND CANYON TITLE AGENCY, INC.

47005843 1/1

Recording Requested By:
AMERIFIRST FINANCIAL, INC.

OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTLE

DATE/TIME: 02/05/09 1319
FEE: $23.00
PAGES: 14
FEE NUMBER: 2009-011622

(14)

And After Recording Return To:
AMERIFIRST FINANCIAL, INC.
1550 E. MCKELLIPS ROAD SUITE 117
MESA, ARIZONA 85203
Loan Number: 0901EM015501
Case Number: 45-45-6-2738178

[Space Above This Line For Recording Data]

DEED OF TRUST

THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

MIN: 100285000000155196

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated JANUARY 23, 2009, together with all Riders to this document.
(B) "Borrower" is DAVID L SHAFER AND PENNY L SHAFER, HUSBAND AND WIFE

Borrower is the trustor under this Security Instrument. Borrower's mailing address is
1374 East Debbie Drive, Queen Creek, Arizona 85240

(C) "Lender" is AMERIFIRST FINANCIAL, INC.

Lender is a ARIZONA CORPORATION organized and existing under the laws of ARIZONA
Lender's mailing address is 1550 E. MCKELLIPS ROAD SUITE 117, MESA, ARIZONA 85203
(D) "Trustee" is Grand Canyon Title Agency, inc

Unofficial