

DHI Title

WC CG



**OFFICIAL RECORDS OF
PINAL COUNTY RECORDER
LAURA DEAN-LYTL**

WHEN RECORDED, MAIL TO:
AMERICAN MORTGAGE SPECIALISTS, INC.
16100 NORTH GREENWAY HAYDEN LOOP, SUITE 108
SCOTTSDALE, ARIZONA 85260-

This Instrument was prepared by:
AMERICAN MORTGAGE SPECIALISTS, INC.
16100 NORTH GREENWAY HAYDEN LOOP, SUITE 108
SCOTTSDALE, ARIZONA 85260-
480-831-7777

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DEED OF TRUST

MIN: 10032690000268108

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated April 28, 2009, together with all Riders to this document.
- (B) "Borrower" is GREGORY CHILDERS, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY. Borrower is the trustor under this Security Instrument. Borrower's mailing address is 1515 SOUTH EXTENSION ROAD #1025, MESA, ARIZONA 85210.
- (C) "Lender" is AMERICAN MORTGAGE SPECIALISTS, INC. . Lender is , A CORPORATION, organized and existing under the laws of ARIZONA . Lender's mailing address is 16100 NORTH GREENWAY HAYDEN LOOP, SUITE 108, SCOTTSDALE, ARIZONA 85260-.
- (D) "Trustee" is DHI TITLE COMPANY. Trustee's mailing address is 16430 NORTH SCOTTSDALE ROAD #150, SCOTTSDALE, ARIZONA 85254.
- (E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (F) "Note" means the promissory note signed by Borrower and dated April 28, 2009. The Note states that Borrower owes Lender EIGHTY-ONE THOUSAND FIVE HUNDRED SEVENTY-EIGHT AND NO/100 Dollars (U.S. \$81,578.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than May 1, 2039.
- (G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

ARIZONA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT with MERS

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