

STEWART TITLE & TRUST OF PHOENIX



OFFICIAL RECORDS OF PINAL COUNTY RECORDER LAURA DEAN-LYTTLE

This Instrument Was Prepared By:
CHRYSTAL KNOLL
SIERRA PACIFIC MORTGAGE SERVICES, INC. (FN)
2355 EAST CAMELBACK ROAD, SUITE 415
PHOENIX, AZ 85016
602 889-1103

DATE/TIME: 08/31/2009 1059
FEE: \$16.00
PAGES: 8
FEE NUMBER: 2009-089552

When Recorded Return To:
MIP INSURING DEPARTMENT
SIERRA PACIFIC MORTGAGE SERVICES, INC. (FN)
50 IRON POINT CIRCLE, STE 200
FOLSOM, CA 95630
916-932-1700

11 09340519

[Space Above This Line For Recording Data]

State of Arizona

DEED OF TRUST

FHA Case No.
023-3668371-703

MIN: 1000703-0000686032-1
Loan No: 0000686032
Parcel ID No: 210-70-76206

THIS DEED OF TRUST ("Security Instrument") is made on AUGUST 26, 2009 . The Grantor is KENNETH S TANNER and SHELLY M TANNER, HUSBAND AND WIFE

("Borrower"), whose address is 1144 EAST DESERT SPRINGS WAY, QUEEN CREEK, AZ 85243

The trustee is STEWART TITLE

("Trustee"), whose address is

14977 SOUTH LAKESHORE DRIVE #511 TEMPE AZ 85282 \*\* KTSI

The beneficiary is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). 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.

SIERRA PACIFIC MORTGAGE SERVICES, INC. (FN)
("Lender") is organized and existing under the laws of CALIFORNIA , and
has an address of 50 IRON POINT CIRCLE, STE 200, FOLSOM, CA 95630

Borrower owes Lender the principal sum of

ONE HUNDRED SEVENTY-SIX THOUSAND SEVEN HUNDRED EIGHTY-SIX and NO/100----- Dollars
(U.S. \$ 176,786.00 ). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2039 . This Security Instrument secures to Lender: (a) the repayment of the debt

\*\* 244 West Osborn Road, Phoenix, AZ 85013