

Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

- 19. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
- 20. Substitute Trustee.** Lender may, for any reason or cause, from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.
- 21. Time of Essence.** Time is of the essence in each covenant of this Security Instrument.
- 22. Mailing Addresses.** Borrower's mailing address is
5105 N 40TH ST APT E226
PHOENIX, AZ 85018-9124
Trustee's mailing address is
PO BOX 32695
PHOENIX, AZ 85064