



DATE/TIME: 01/27/2011 1623
FEE: \$22.00
PAGES: 13
FEE NUMBER: 2011-007674



NORTH AMERICAN TITLE COMPANY

Recording Requested By:
CARNEGIE MORTGAGE LLC

And After Recording Return To:
CARNEGIE MORTGAGE LLC
2301 CAMPUS DRIVE, SUITE 100
IRVINE, CALIFORNIA 92612
Loan Number: 1012145118

3/3

[Space Above This Line For Recording Data]

22300-10-22011

DEED OF TRUST

FHA CASE NO
023-4387619-703

MIN: 100855310121451188

THIS DEED OF TRUST ("Security Instrument") is made on JANUARY 24, 2011
The trustor is ALLEYNE LETT, A MARRIED MAN AS HIS SOLE AND SEPARATE
PROPERTY

whose address is 4157 EAST TANZANITE LANE, SAN TAN VALLEY, ARIZONA
85143

The trustee is NORTH AMERICAN TITLE

whose address is 1757 E BASELINE RD STE 134, GILBERT, ARIZONA 85233

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
CARNEGIE MORTGAGE LLC, A NEW JERSEY LIMITED LIABILITY COMPANY

is organized and existing under the laws of NEW JERSEY
and has an address of 2301 CAMPUS DRIVE, SUITE 100, IRVINE, CALIFORNIA
92612

Borrower owes Lender the principal sum of EIGHTY-TWO THOUSAND EIGHT HUNDRED
FORTY-FIVE AND 00/100 Dollars (U.S. \$ 82,845.00)

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 FEBRUARY 1, 2041

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. 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: