

Recording Requested By:

And After Recording Return To:

_____[Space Above This Line For Recording Data]_____

DEED OF TRUST

MIN:

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 _____ DATE _____, together with all Riders to this document.

(B) "Borrower" is
BORROWER'S ADDRESS IS

Borrower is the trustor under this Security Instrument.(C)

"Lender" is

Lender is a _____ CORPORATION _____ organized
and existing under the laws of _____ CALIFORNIA _____
Lender's address is _____

(D) "Trustee" is

(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**