Foreclosure Intervention & Default Counseling:

SAMPLE MORTGAGE

After Recording Return To:

________________________
________________________
________________________

[Space Above This Line For Recording Data]

MORTGAGE

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 __________, __________, together with all Riders to this document.

(B) "Borrower" is _______________________________. Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is _______________________________. Lender is a _______________________________ organized and existing under the laws of _______________________________. Lender's address is _______________________________. Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated __________, __________. The Note states that Borrower owes Lender _______________________________ Dollars (U.S. $ __________________) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than __________.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "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.