

Borrower is the trustor under this Security Instrument. Borrower's mailing address is

(C) "Lender" is  
JPMORGAN CHASE BANK, N. A.

Lender is a NATIONAL ASSOCIATION

organized and existing under the laws of THE UNITED STATES OF AMERICA  
Lender's mailing address is  
1400 EAST NEWPORT CENTER DRIVE, DEERFIELD BEACH, FLORIDA 33442

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is  
JPMORGAN CHASE BANK, N.A.

Trustee's mailing address is

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(E) "Note" means the promissory note signed by Borrower and dated APRIL 28, 2009  
The Note states that Borrower owes Lender  
ONE HUNDRED ONE THOUSAND EIGHT HUNDRED NINETY EIGHT AND 00/100-----  
Dollars (U.S. \$ 101,898.00 ) plus interest. Borrower has promised to pay this debt  
in regular Periodic Payments and to pay the debt in full not later than MAY 01, 2039

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

(G) "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.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider     Condominium Rider     Second Home Rider
- Balloon Rider             Planned Unit Development Rider     Biweekly Payment Rider
- 1-4 Family Rider         VA Rider
- Other(s) [specify]