

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
1400 EAST NEWPORT CENTER DRIVE, DEERFIELD BEACH, FL 33442

(E) "Note" means the promissory note signed by Borrower and dated AUGUST 28, 2009
The Note states that Borrower owes Lender
NINETY FIVE THOUSAND SIX HUNDRED SIXTY TWO AND 00/100-----

Dollars (U.S. \$ 95,662.00) plus interest. Borrower has promised to pay this debt
in regular Periodic Payments and to pay the debt in full not later than SEPTEMBER 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
- Balloon Rider
- 1-4 Family Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- VA Rider
- Second Home Rider
- Biweekly Payment Rider