

Return To:
HOMECOMINGS FINANCIAL NETWORK, INC
ONE MERIDIAN CROSSING, STE 100
MINNEAPOLIS, MN 55423
Loan Number: 041-630314-7

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100062604163031471

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 APRIL 3RD, 2003 together with all Riders to this document.

(B) "Borrower" is

WILLIAM LARRY STONE AND CINDY STONE,

WILLIAM LARRY STONE is a married man.

CINDY STONE is an unmarried woman.

The property described below is not the homestead of WILLIAM LARRY STONE.

Borrower is the mortgagor under this Security Instrument.

(C) "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 mortgagee under this Security Instrument. 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.

