

After Recording Return To:

GMAC Mortgage Corp.
100 Witmer Road
Horsham, PA 19044-0963
ATTN: Capital Markets

[Space Above This Line For Recording Data]

Loan No. 546136508
MIN 1000375-0546136508-5

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 May 1, 2003, together with all Riders to this document.

(B) "Borrower" is

Edward P. Girard and Sheryl R. Girard, husband and wife

Borrower is the mortgagor under this Security Instrument.

