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WELLS FARGO HOME MORTGAGE, INC.
FINAL DOCUMENTS X4701-022
3601 MINNESOTA DRIVE
BLOOMINGTON, MN 55435-5284


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MORTGAGE

0137325932

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 6, 2004** together with all Riders to this document.

(B) **"Borrower"** is

TIMOTHY S. MITCHELL AND JESSICA M. MITCHELL, HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

(C) **"Lender"** is **WELLS FARGO HOME MORTGAGE, INC.**

Lender is a **Corporation**

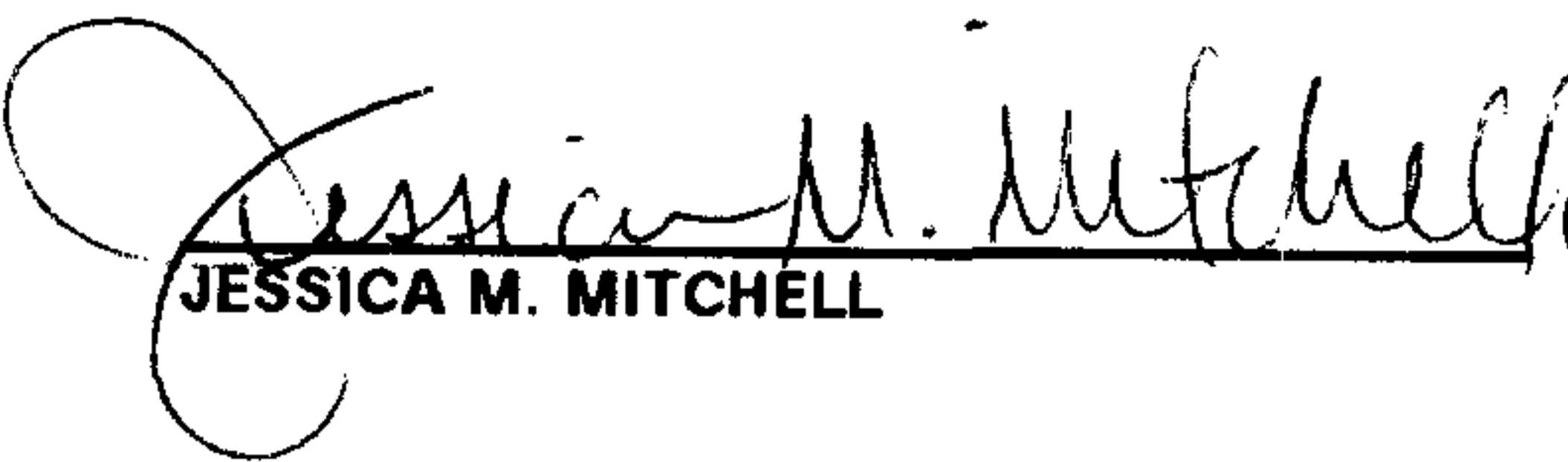
organized and existing under the laws of **THE STATE OF CALIFORNIA**



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:


TIMOTHY S. MITCHELL (Seal)
Borrower


JESSICA M. MITCHELL (Seal)
Borrower

