

After Recording Return To:
COUNTRYWIDE HOME LOANS, INC.
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20041230000709200 Pg 1/16 520.40
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MORTGAGE

MIN1000157-0004630151-7

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 DECEMBER 28, 2004 , together with all Riders to this document.

(B) "**Borrower**" is

WILLIAM J PARRISH JR, AND HIS WIFE HOLLY PARRISH

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.

(D) "**Lender**" is

AMERICA'S WHOLESALE LENDER

Lender is a CORPORATION

organized and existing under the laws of NEW YORK

Lender's address is

P.O. Box 660694, Dallas, TX 75266-0694

(E) "**Note**" means the promissory note signed by Borrower and dated DECEMBER 28, 2004 . The Note states that Borrower owes Lender

THREE HUNDRED NINE THOUSAND SIX HUNDRED and 00/100

