

When Recorded Mail To:  
**AMERICAN INTERNET MORTGAGE  
INC.  
4121 CAMINO DEL RIO SOUTH  
SAN DIEGO, CA 92108**

Prepared By:  
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AMERICAN INTERNET MORTGAGE  
INC.  
4121 CAMINO DEL RIO SOUTH  
SAN DIEGO, CA 92108  
(888) 411-4246**

3029619

[Space Above This Line For Recording Data]

Return To:  
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## MORTGAGE

**GUBENSKI, SR.**  
Loan #: 1065941  
MIN: 100224212346086621  
PIN: 09-2-04-0-003-212.000

### 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 21, 2010** together with all Riders to this document.

**(B) "Borrower"** is **MATTHEW J. GUBENSKI, SR. AND MARY KAYE GUBENSKI FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM.** 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 **AMERICAN INTERNET MORTGAGE INC..** Lender is a **CORPORATION** organized and existing under the laws of **CALIFORNIA.** Lender's address is **4121 CAMINO DEL RIO SOUTH, SAN DIEGO, CA 92108.**

**(E) "Note"** means the promissory note signed by Borrower and dated **APRIL 21, 2010.** The Note states that Borrower owes Lender **TWO HUNDRED NINETY THREE THOUSAND AND 00/100 Dollars (U.S. \$293,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **MAY 1, 2040.**

**(F) "Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

































