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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 JANUARY 21, 2011, together with all Riders to this document.

(B) "Borrower" is JOSE R MUNOZ AND MARIA D MUNOZ, HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is WELLS FARGO BANK, N.A.

Lender is a National Association organized and existing under the laws of THE UNITED STATES OF AMERICA

0279080485
ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
NMFL 3001C (ALCM) Rev 1/2009

Form 3001 1/01

VMP[®] -6(AL) (0810)

Page 1 of 15

Initials: *[Signature]*

VMP Mortgage Solutions, Inc.



