

Return To: 12447977
LSI-LPS
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108

[Space Above This Line For Recording Data]

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 **SEPTEMBER 30, 2011**, together with all Riders to this document.

(B) "Borrower" is **STANLEY A. MARTIN AND ANDREA K. MARTIN, AS JOINT TENANTS WITH**

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**

0288309362
ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
NMFL 3001C (ALCM) Rev 1/2009

Form 3001 1/01

 **-6(AL)** (0810)

Page 1 of 15

Initials:

SAM
AKM

VMP Mortgage Solutions, Inc.



