**MERS as Original Mortgagee of Record (“OMR”)**

Originators must make the following revisions to the paragraphs of the Security Instrument for each state as indicated when a mortgage loan will be registered with Mortgage Electronic Registration Systems, Inc. (“MERS”) and the originators elect to name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note.

**When using the Master Form/Short Form Security Instrument, revisions should be made to the Short Form Security Instrument; they should not be made to the Master Form Security Instrument:**

#### ALABAMA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

###### ALASKA

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

###### ARIZONA

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

###### ARKANSAS

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the new definition of “Lender” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower irrevocably mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower irrevocably mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

**CALIFORNIA**

The Deed of Trust must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

And, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TO HAVE AND TO HOLD...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

###### COLORADO

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### CONNECTICUT

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the new definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower in consideration of this debt grants and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower in consideration of this debt grants and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

The Mortgage must be further revised by deleting from the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “TO HAVE AND TO HOLD this property unto Lender, forever,...” and adding the following words in their place:

“TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS, forever,...”

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TO HAVE AND TO HOLD...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### DELAWARE

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and convey to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### DISTRICT OF COLUMBIA

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### FLORIDA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the new definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### GEORGIA

The Security Deed must be revised by deleting the fourth sentence from the definition of “Lender,” and by adding a new definition as follows:

**(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 grantee 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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

AND, by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower grants and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower grants and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS,...

If the Property being conveyed in the Security Deed is an interest in a leasehold estate, the Security Deed must be revised by deleting the second sentence of the first paragraph of the section titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower grants and conveys to Lender, …and by adding the following words in their place:

For this purpose, Borrower grants and conveys to MERS (solely as nominee for Lender and Lender’s successors sand assigns) and to the successors and assigns of MERS, with power of sale, all right, title, and interest of Borrower in the leasehold estate in the following described property located in the

The Mortgage must be further revised by deleting from the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “TO HAVE AND TO HOLD this property unto Lender,...” and adding the following words in their place:

“TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS, forever,...”

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TO HAVE AND TO HOLD...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### GUAM

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower irrevocably mortgages, grants, and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower irrevocably mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### HAWAII

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and convey to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” or the words “TO HAVE AND TO HOLD...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### IDAHO

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### ILLINOIS

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, conveys and warrants to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, conveys, and warrants to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### INDIANA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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 a mailing address of P.O. Box 2026, Flint, MI 48501-2026, and a street address of 11819 Miami Street, Suite 100, Omaha, NE 68164.d The MERS telephone number is (888) 679-MERS.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys, to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### IOWA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower irrevocably mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower irrevocably mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### KANSAS

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages and warrants to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages and warrants to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### KENTUCKY

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the new definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and convey to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### LOUISIANA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### MARYLAND

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### MASSACHUSETTS

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### MICHIGAN

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, conveys, and warrants to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, conveys, and warrants to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### MINNESOTA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### MISSISSIPPI

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has a mailing address P.O. Box 2026, Flint, MI 48501-2026, and a street address of 11819 Miami Street, Suite 100, Omaha, NE 68164. The MERS telephone number is (888) 679-MERS.

AND, by relettering the definition of “Note” and the remaining definitions as required.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### MISSOURI

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### MONTANA

Originators may make the following revisions to the paragraphs of the Security Instrument as indicated when the mortgage loan will be registered with MERS and originators elect to name MERS as the nominee. If they do, originators must attach the MERS Rider, (Form 3158) to the Security Instrument (to be executed by the borrower) and make the following changes to the applicable Security Instrument:

The Deed of Trust must be revised by inserting a new definition as follows:

**(D)** **“MERS”**is the Mortgage Electronic Registration Systems, Inc. Lender has appointed MERS as the nominee for Lender for this Loan, and attached a MERS Rider to this Security Instrument, to be executed by Borrower, which further describes the relationship between Lender and MERS, and which is incorporated into and amends and supplements this Security Instrument.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “MERS” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “MERS” and the remaining definitions retaining their original designation.

For Security Instruments registered with MERS and name MERS as the nominee, in the Definition section under “**Riders**” check the box “MERS Rider”

##### NEBRASKA

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Lender” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” or the words “TO HAVE AND TO HOLD...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### NEVADA

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### NEW HAMPSHIRE

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### NEW JERSEY

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### NEW MEXICO

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purposes, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purposes, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### NEW YORK

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(B-1) “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 organized and existing under the laws of Delaware, and has a mailing address of P.O. Box 2026, Flint, MI 48501-2026, and a street address of 11819 Miami Street, Suite 100, Omaha, NE 68164. The MERS telephone number is (888) 679-MERS. **FOR PURPOSES OF RECORDING THIS MORTGAGE, MERS IS THE MORTGAGEE OF RECORD.**

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (B-1) and the definition of “Note” and the remaining definitions retaining their original designation..

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting the first sentence of the first paragraph of the section of the Security Instrument titled “BORROWER’S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY” and inserting the following words in their place:

I mortgage, grant, and convey the Property to MERS (solely as nominee for Lender and Lender’s successors and assigns) and its successors and assigns subject to the terms of this Security Instrument.

AND, by deleting from the first sentence of the first paragraph of the section of the Security Instrument titled “DESCRIPTION OF THE PROPERTY” the words, “I give Lender...” and adding the following words in their place:

I give MERS (solely as nominee for Lender and Lender’s successors and assigns)...

For all Mortgages registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the section of the Security Instrument titled “BORROWER’S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY” must be revised by adding at the end of that section the following paragraph:

I understand and agree that MERS holds only legal title to the rights granted by me in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right:

(A) to exercise any or all of those rights, including, but not limited to, the right to foreclose and sell the Property; and

(B) to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### NORTH CAROLINA

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TO HAVE AND TO HOLD...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

NORTH DAKOTA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by adding a new definition(C) as follows:

**(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 a post office address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” or the words “TO HAVE AND TO HOLD...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### OHIO

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the new definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### OKLAHOMA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the new definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### OREGON

Originators may make the following revisions to the paragraphs of the Security Instrument as indicated when the mortgage loan will be registered with MERS and originators elect to name MERS as the nominee. If they do, originators must attach the MERS Rider, (Form 3158) to the Security Instrument (to be executed by the borrower) and make the following changes to the applicable Security Instrument:

The Deed of Trust must be revised by inserting a new definition as follows:

**(D)** ***“MERS”****is the Mortgage Electronic Registration Systems, Inc. Lender has appointed MERS as the nominee for Lender for this Loan, and attached a MERS Rider to this Security Instrument, to be executed by Borrower, which further describes the relationship between Lender and MERS, and which is incorporated into and amends and supplements this Security Instrument.*

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “MERS” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “MERS” and the remaining definitions retaining their original designation.

For Security Instruments registered with MERS and name MERS as the nominee, in the Definition section under “**Riders**” check the box “MERS Rider”

For Master/Short Form filings, this change should be made to the Short Form.

##### PENNSYLVANIA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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 a mailing address of P.O. Box 2026, Flint, MI 48501-2026, and a street address of 11819 Miami Street, Suite 100, Omaha, NE 68164. The MERS telephone number is (888) 679-MERS.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the new definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and convey to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### PUERTO RICO

The First Mortgage must be revised by inserting a new definition as follows:

**----(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.

*----****(C) “MERS”*** *es Mortgage Electronic Registration Systems, Inc. (por su nombre en ingles), MERS es una corporacion separada que esta actuando solamente como designado del Prestador y los sucesores y cesionarios del Prestador. MERS es la acreedora bajo este Hipoteca. MERS esta organizada y existente bajo las leyes de Delaware, y su cireccion y numero de telefono son P.C. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.*

AND, by relettering the definition of “Note” and the remaining definitions as required.

The First Mortgage must be further revised by changing the Paragraph SECOND, titled “CONSTITUTION OF MORTGAGE ON THE PROPERTY” as follows:

-----**SECOND:** CONSTITUTION OF MORTGAGE ON THE PROPERTY. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower’s covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS with power to foreclose, the Property described hereinafter in this Security Instrument TOGETHER WITH all rights incorporated in the definition given to the term “Property” in Paragraph FIRST, Section R hereof.

*-----****SEGUNDA:*** *CONSTITUCION DE HIPOTECA SOBRE LA PROPIEDAD. Este Hipoteca garantiza al Prestador: (i) el repago del Prestamo, y todas las renovaciones, extensions, y modificaciones del Pagare; y (ii) el cumplimient de los convenios y acuerdos del Deudor bajo esta Hipoteca y bajo el Pagare. Para ese fin, el Deudor irrevocablemente hipoteca a favor de MERS (solamente como designado del Prestador y a los sucesores y cesionarios del Prestador) y a los sucesores y cesionarios de MERS, con facultad de ejecucion, la Propiedad descrita mas adelante en esta Hipoteca CONJUNTAMENTE CON todos los derechos incluidos en la definicion del vocablo “Propiedad” que aparece en el Parrafo PRIMERO, Seccion R de esta Hipoteca.*

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, without limitation, the right to foreclose and sell the Property, and to take any action required of Lender, including, without limitation, releasing and canceling of this Security Instrument.

*El Deudor entiende y acuerda que MERS solamente tiene titulo legal a los intereses concedidos por el Deudor en esta Hipoteca, pero, si fuere necesario para cumplir con la ley o la costumbre, MERS (como designado del Prestador y los sucesores y cesionarios del Prestador) tiene derecho: a ejercer cualquiera o todos esos intereses, incluyendo, pero sin limitarse, a el derecho a ejecutar y vender la Propiedad, y tomar cualquier accion requerida por el Prestador, incluyendo, pero sin limitarse, a relevar y cancelar este Hipoteca.*

##### RHODE ISLAND

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the new definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### SOUTH CAROLINA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and convey to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

The Mortgage must be further revised by deleting from the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “TO HAVE AND TO HOLD this property unto Lender, forever,...” and adding the following words in their place:

“TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS, forever,...”

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TO HAVE AND TO HOLD...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### SOUTH DAKOTA

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Lender” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### TENNESSEE

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### TEXAS

The Deed of Trust must be revised by deleting the fourth sentence from the definition of “Lender,” and by adding the following sentence in its place:

Lender includes any holder of the Note who is entitled to receive payments under the Note.

AND, by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### U.S. VIRGIN ISLANDS

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### UTAH

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “Note” and the remaining definitions retaining their original designation.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### VERMONT

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose and in consideration of the debt, Borrower mortgages, grants, and conveys to Lender,...” and adding the following words in their place:

For this purpose and in consideration of the debt, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### VIRGINIA

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

The Deed of Trust must be further revised by naming Mortgage Electronic Registration Systems, Inc. as the beneficiary in the Preamble prior to the definitions.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### WASHINGTON

Originators may make the following revisions to the paragraphs of the Security Instrument as indicated when the mortgage loan will be registered with MERS and originators elect to name MERS as the nominee. If they do, originators must attach the MERS Rider, (Form 3158) to the Security Instrument (to be executed by the borrower) and make the following changes to the applicable Security Instrument:

The Deed of Trust must be revised by inserting a new definition as follows:

**(D)** ***“MERS”****is the Mortgage Electronic Registration Systems, Inc. Lender has appointed MERS as the nominee for Lender for this Loan, and attached a MERS Rider to this Security Instrument, to be executed by Borrower, which further describes the relationship between Lender and MERS, and which is incorporated into and amends and supplements this Security Instrument.*

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (D) and the definition of “MERS” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (C-1) with the definition of “MERS” and the remaining definitions retaining their original designation.

For Security Instruments registered with MERS and name MERS as the nominee, in the Definition section under “**Riders**” check the box “MERS Rider”

For Master/Short Form filings, this change should be made to the Short Form.

##### WEST VIRGINIA

The Deed of Trust for must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(D) “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 beneficiary 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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

AND, by adding the following to the beginning of the first paragraph in the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY”:

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS.

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### WISCONSIN

The Mortgage must be revised by deleting the fouth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

AND, by relettering the definition of “Note” and the remaining definitions as required.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender...” and adding the following words in their place:

For this purpose, Borrower mortgage, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” or the words “TO HAVE AND TO HOLD...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

##### WYOMING

The Mortgage must be revised by deleting the fourth sentence from the definition of “Lender,” and by inserting a new definition as follows:

**(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.

In the standard (“long form”) Security Instrument, the new definition should be inserted as a new paragraph (C) and the new definition of “Note” and remaining definitions must be redesignated as required.

In the Short Form Security Instrument, the new definition should be inserted as a new paragraph (B-1) with the definition of “Note” and the remaining definitions retaining their original designation.

The Mortgage must be further revised by deleting from the second sentence of the first paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” the words, “For this purpose, Borrower mortgages, grants, and conveys to Lender,...” and adding the following words in their place:

For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender’s successors and assigns) and to the successors and assigns of MERS,...

For Security Instruments registered with MERS that name MERS as OMR, solely as nominee for the Lender named in the Security Instrument and the Note, the paragraph of the section of the Security Instrument titled “TRANSFER OF RIGHTS IN THE PROPERTY” which begins with the words “TOGETHER WITH all the improvements...” must be revised by adding at the end of that paragraph the following sentence:

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.