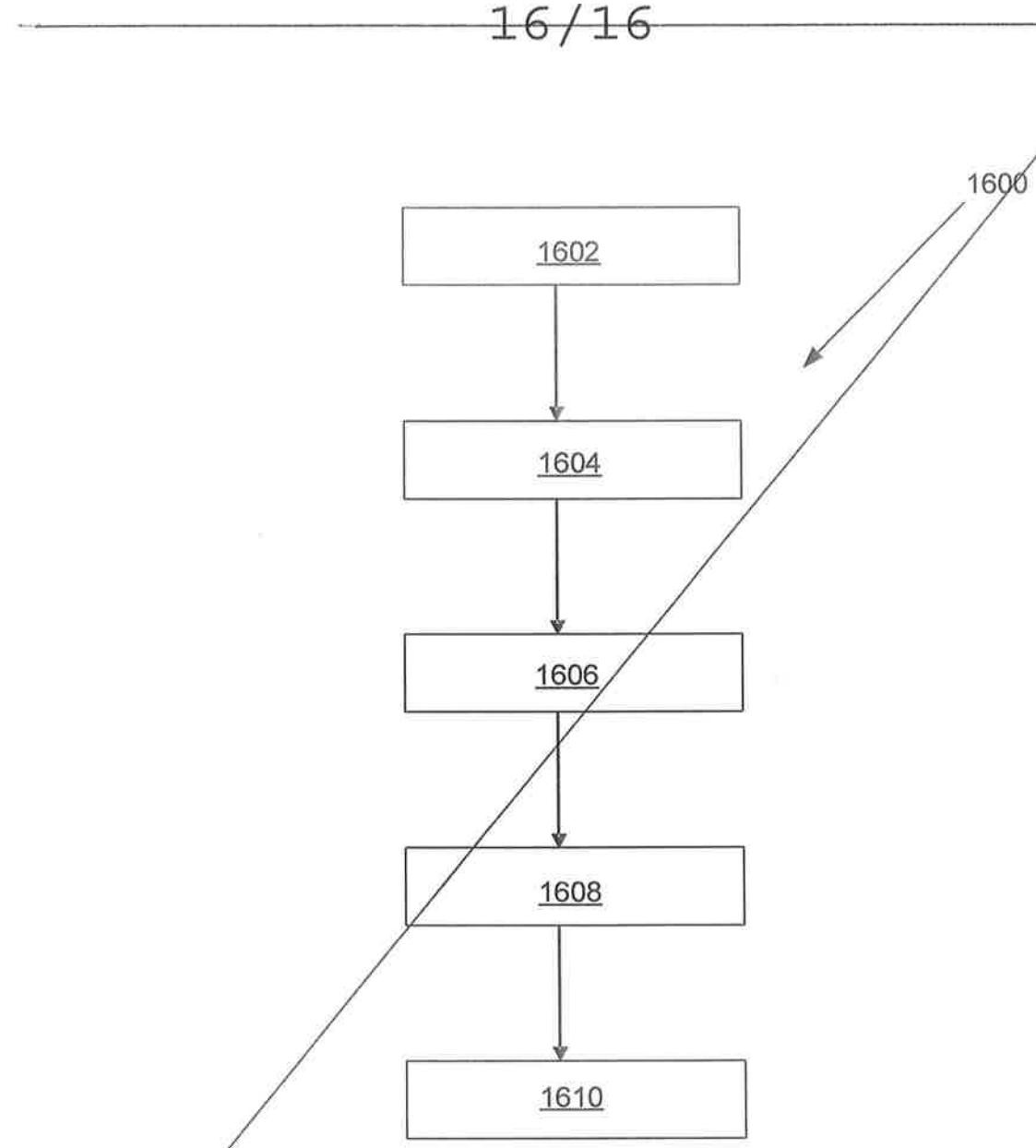


Figure 16

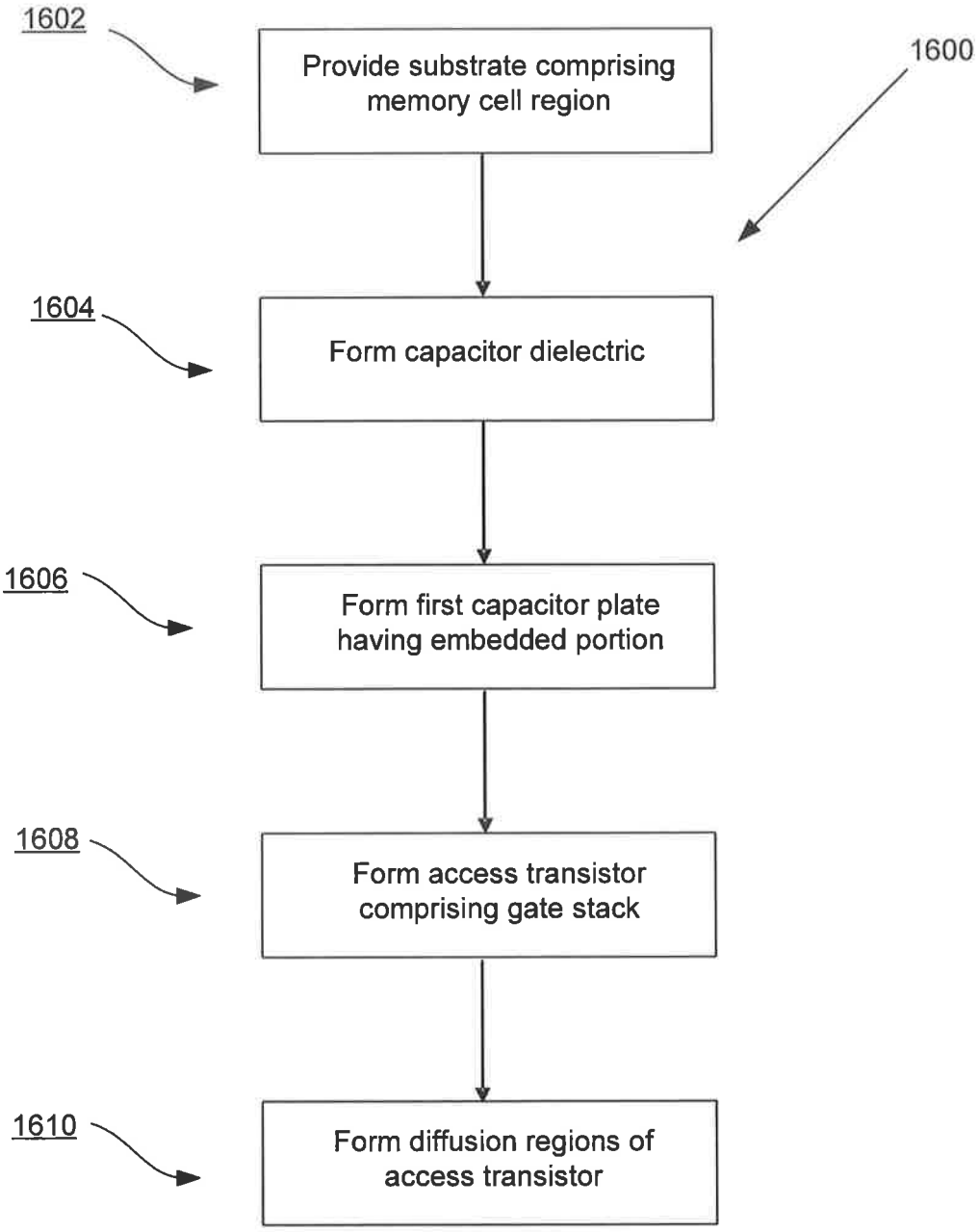

1602
Provide substrate comprising memory cell region
1600
1604
Form capacitor dielectric
1606
Form first capacitor plate having embedded portion
1608
Form access transistor comprising gate stack
1610
Form diffusion regions of access transistor

Figure 16