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DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated DECEMBER 22, 2011, together with all Riders to this document.

(B) "Borrower" is STEPHEN LOUIS COLLINS and REBECCA COLLINS, HUSBAND AND WIFE

