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DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **December 7, 2012** together with all Riders to this document.

(B) "Borrower" is **JAMES R. HUBBERT AND MINDY C.**

