



First American
DOCUTECH®

Foreign Language Disclosure Matrix

Legal Disclaimer: Docutech, LLC and its affiliates make no express or implied warranty respecting the information presented and assume no responsibility for errors or omissions. First American, the eagle logo and Docutech are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates.

© 2020 First American Financial Corporation and/or its affiliates. All rights reserved.

Last Updated: May 2018

Table of Contents

Click Text to Jump to Page

[Arizona](#)

[California](#)

[District of Columbia](#)

[Illinois](#)

[New Mexico](#)

[Oregon](#)

[Pennsylvania](#)

[Texas](#)

State	Disclosure(s) Required	Language(s)	When Required	Exemptions	Citation	Cx Number
Arizona (Return to Table of Contents)	Disclosures prescribed by Title I of the Consumer Credit Protection Act (15 U.S.C. §§ 1601 through 1667) ¹	English Spanish	Premium Finance Companies ² must provide the required disclosures to agents, brokers, and managing general agents	ARIZ. REV. STAT. ANN. § 6-1403 ³	ARIZ. REV. STAT. ANN. § 6-1411	GFE: N/A Servicing Disclosure Statement: N/A Affiliated Business Arrangements: N/A Escrow Account Operation & Disclosures: N/A Majority of Docutech clients are exempt from this foreign language disclosure requirement
Arizona	Notice, in close proximity to signature lines, that borrower may request the Spanish language disclosure before signing any documents	English Spanish	From Premium Finance Companies ⁴ on all Premium Finance Agreements ⁵ .	ARIZ. REV. STAT. ANN. § 6-1403 ⁶	ARIZ. REV. STAT. ANN. § 6-1411	Majority of Docutech clients are exempt from this foreign language disclosure requirement
Arizona	Specific notice in both languages in close proximity to the consumer's signature line ⁷	English Spanish	On each note or agreement evidencing a Consumer Lender Loan ⁸ (loans ≤ \$10,000)	ARIZ. REV. STAT. ANN. § 6-602 ⁹	ARIZ. REV. STAT. ANN. § 6-631(B)	Docutech does not typically support loans ≤ \$10,000
Arizona	Sign in at least twelve (12) point bold type with the following language, "Notice: You may request that the initial disclosures prescribed in the truth in lending act (15 United States Code §§ 1601 through 1666j) ¹⁰ be provided in Spanish before signing any loan documents." ¹¹	English Spanish	At each desk in each licensed office or branch office at which Consumer Lender Loans (loans ≤ \$10,000) are usually or normally closed	ARIZ. REV. STAT. ANN. § 6-602 ¹²	ARIZ. REV. STAT. ANN. § 6-631(C)	Disclosure required to be on a sign at the office rather than a document be provided: N/A

State	Disclosure(s) Required	Language(s)	When Required	Exemptions	Citation	Cx Number
California (Return to Table of Contents)	California's Translation of the disclosures required by Reg Z in the enumerated languages, provided no later than 3 business days after receipt of the written application ¹³	Spanish Chinese Tagalog Vietnamese Korean	When a Supervised Financial Organization ¹⁴ negotiates primarily in one of the enumerated languages (whether orally or in writing) for a loan secured by residential real property	Exempt when potential borrower negotiates terms through his/her own interpreter. ¹⁵ Federally chartered banks, credit unions, savings banks, or thrifts. ¹⁶ Supervised Financial Organization has complied with CAL. CIV. CODE § 1632 instead ¹⁷	CAL. CIV. CODE § 1632.5(a), (d) & (i)	Cx15532 (Spanish)

State	Disclosure(s) Required	Language(s)	When Required	Exemptions	Citation	Cx Number
California	Translation of the contract or agreement in the language in which it was negotiated in must be provided prior to the execution thereof. Translated contract must include translation of every term and condition in the contract/agreement	Spanish Chinese Tagalog Vietnamese Korean	When a contract or agreement is negotiated primarily, whether orally or in writing, in Spanish, Chinese, Tagalog, Vietnamese, or Korean ¹⁸	Potential borrower negotiates terms through his/her own interpreter ¹⁹ Loans secured by real property, unless they're negotiated by a real estate broker. ²⁰ Supervised Financial Organization complies with § 1632.5 instead ²¹ Complies with § 1632(c) instead, when applicable (provides Statement to the borrower under CAL. BUS. & PROF. CODE § 10240). Complies with CAL. CIV. CODE § 1632(e) instead. Bank chartered under federal law ²²	CAL. CIV. CODE § 1632(b) & (h)	For Lenders licensed under the California Finance Lenders Law: fulfilled by use of Cx15532 (Spanish) For other lenders: fulfilled by use of Cx17108 (Spanish) Cx17109 (Spanish with GFE)

State	Disclosure(s) Required	Language(s)	When Required	Exemptions	Citation	Cx Number
California	Translation of the statement to borrower required in CAL. BUS. & PROF. CODE § 10240 in the language in which the contract was negotiated, provided within three business days after receipt of a completed written loan application or before a borrower becomes obligated on the note - whichever is earlier ²³	Spanish Chinese Tagalog Vietnamese Korean	When a loan is negotiated in a language other than English by a real estate broker and such loan will be secured by a lien on real property	Potential borrower negotiates terms through his/her own interpreter ²⁴ Supervised Financial Organization complies with § 1632.5 instead ²⁵ Complies with CAL. CIV. CODE § 1632(e) instead	CAL. CIV. CODE § 1632(c)	Cx17108 (Spanish) Cx17109 (Spanish with GFE)
California	Disclosures required by Regulation Z, or California Finance Lenders Law, in language in which the contract/agreement was negotiated prior to the execution of the contract/agreement	Spanish Chinese Tagalog Vietnamese Korean	When a contract or agreement is negotiated primarily, whether orally or in writing, in Spanish, Chinese, Tagalog, Vietnamese, or Korean ²⁶ by a supervised financial organization ²⁷	Potential borrower negotiates terms through his/her own interpreter ²⁸ Supervised Financial Organization complies with § 1632.5 instead ²⁹	CAL. CIV. CODE § 1632(e)	Cx14389 (Spanish TIL) Cx7383 (Spanish TIL)
California	A notice, conspicuously displayed, in any of the languages specified that provision of the contract/agreement in the language in which it was negotiated, or a translation of the disclosures required by law in the language in which the contract was negotiated, is required to be provided to the borrower	Spanish Chinese Tagalog Vietnamese Korean	At a time and place where a loan (negotiated primarily in one of the enumerated languages) or extension of credit secured other than by real property, or unsecured, for use primarily for personal, family or household purposes is executed	Potential borrower negotiates terms through his/her own interpreter ³⁰ Supervised Financial Organization complies with § 1632.5 instead ³¹	CAL. CIV. CODE § 1632(f)	Disclosure requires a notice be displayed rather than a document be provided: N/A

State	Disclosure(s) Required	Language(s)	When Required	Exemptions	Citation	Cx Number
District of Columbia (Return to Table of Contents)	The Mortgage Disclosure Form ³²	Plain English or in language of the mortgage lender's presentation to borrower	Within three business days of an application for a non-conventional mortgage loan to a mortgage loan originator, loan officer, mortgage lender, or mortgage broker licensed under Division V, Title 26, Chapter 11 when the presentation to borrower occurred in a language other than English	D.C. CODE § 26-1102 Registered Mortgage Loan Originators ³³	D.C. CODE § 26-1113(a-1)(8)(B)	Cx15561
Illinois (Return to Table of Contents)	Signature by consumer on form Cx 20077 in Non-English language transactions	If transaction is conducted in a language other than English	(1) When a person conducts a transaction or negotiations related to a retail transaction resulting in a written contract and (2) the retailer or employee of the retailer acted as the consumer's interpreter	Whenever transaction is conducted in a Non-English language	815 ILCS 505/2N	Cx 20077 (Spanish)
New Mexico (Return to Table of Contents)	Disclosure of the information required by § 47-6-17	Spanish	From a Subdivider ³⁴ prior to selling, leasing or otherwise conveying any land in a subdivision; <i>when required by the board of county commissioners</i> ³⁵	Any Subdivider ³⁶ who has satisfied the disclosure requirement of the Interstate Land Sales Full Disclosure Act to the extent that such disclosure provides the same information required by the New Mexico statute ³⁷	N.M. STAT. ANN. § 47-6-17(D)	Subdivider must provide/record the required information; Docutech cannot do this for a Subdivider: N/A

State	Disclosure(s) Required	Language(s)	When Required	Exemptions	Citation	Cx Number
<p>Oregon</p> <p>(Return to Table of Contents)</p>	<p>The GFE, TIL, and statement notifying the borrower that loan documents will be in English. These must be provided in English and in the language other than English in which a substantial portion of the communication is related to the transaction that takes place³⁸</p>	<p>Russian Spanish Vietnamese³⁹</p>	<p>When a mortgage broker⁴⁰, mortgage loan originator⁴¹ or mortgage banker⁴² communicates in an advertisement other than English or otherwise solicits business in a language other than English; <i>and</i> offers to negotiate or does negotiate a residential mortgage transaction in which a substantial portion of the communication related to the transaction occurs in a language other than English</p>	<p>OR. REV. STAT. ANN. § 86A.203(2)</p>	<p>OR. REV. STAT. ANN. § 86A.198</p>	<p>Cx15658 (Spanish TIL) Cx15656 (Spanish GFE) Cx15657 (Spanish Notice)</p>
<p>Pennsylvania</p> <p>(Return to Table of Contents)</p>	<p>Copy of contract along with a specified statement in immediate proximity to the space for the signature of the buyer</p>	<p>Language principally used in the oral sales presentation</p>	<p>When a language other than English is principally used in the oral sales presentation for the sale of goods or services having a sale price of \$25 or more are sold or contracted to be sold to a buyer "as a result of, or in connection with, a contact with or call on the buyer or resident at his residence either in person or by telephone"⁴³</p>	<p>Contract for sale of real property⁴⁴ Waiver of rights under an Emergency Work Authorization⁴⁵</p>	<p>73 PA. STAT. ANN. § 201-7(b)(1)</p>	<p><i>Available upon request</i></p>

State	Disclosure(s) Required	Language(s)	When Required	Exemptions	Citation	Cx Number
Pennsylvania	Notice of Cancellation ⁴⁶	Language principally used in the oral sales presentation	When a language other than English is principally used in the oral sales presentation for the sale of goods or services having a sale price of \$25 or more are sold or contracted to be sold to a buyer "as a result of, or in connection with, a contact with or call on the buyer or resident at his residence either in person or by telephone" ⁴⁷	Contract for sale of real property ⁴⁸ Waiver of rights under an Emergency Work Authorization ⁴⁹	73 Pa. Stat. Ann. § 201-7(b)(2)	<i>Available upon request</i>
Texas (Return to Table of Contents)	Spanish TIL (for closed-end transactions) must be provided to the borrower ⁵⁰	Spanish	When a Consumer Loan ⁵¹ or a home equity loan regulated by the Texas Office of Consumer Credit is negotiated in Spanish	Loan which doesn't meet the requirements of a 'consumer loan' or a 'home equity loan'	TEX. FIN. CODE ANN. § 341.502(a)-(a-1)	Cx14389 (Spanish TIL) Cx7383 (Spanish TIL)
Texas	One of the following: (1) Spanish Contract + Spanish Translation of the disclosure from under Reg Z ⁵² ; or (2) <i>Notificación de Crédito Al Consumidor (Préstamo a Plazos)</i> ⁵³ must be provided no later than consummation of the contract	Spanish	When a contract for a closed-end secondary mortgage loan is negotiated in Spanish ⁵⁴ and any of the following credit terms are negotiated in Spanish: amount financed, finance charge, annual percentage rate, the amount of any payment or schedule of payments, total of payments, or security interest ⁵⁵	Merely advertising the following terms does not necessitate providing the Form of Disclosure: amount financed, finance charge, annual percentage rate, the amount of any payment or schedule of payments, total of payments, or security interest ⁵⁶	7 TEX. ADMIN. CODE § 90.701(a)	<i>Contract: Available upon request</i> Cx14389 (Spanish TIL) Cx7383 (Spanish TIL) <i>Notificación de Crédito Al Consumidor (Préstamo a Plazos): Available upon request</i>

State	Disclosure(s) Required	Language(s)	When Required	Exemptions	Citation	Cx Number
Texas	The "Twelve Day Disclosure" required by TEX. CONST. art 16, §50(g)	Language in which the discussions were conducted	When discussions with borrower for an §50(a)(6) loan are conducted primarily in a language other than English	None explicitly listed	TEX. CONST. art 16, § 50(g)	Cx3640 (Spanish)
Texas	Specified language in 7 TEX. ADMIN. CODE § 90.105(b)(1)	Language in which a transaction is conducted	From a licensee ⁵⁷ when a transaction is conducted in a language other than English. The notice must be given in each privacy notice and each contract of a licensee	Licensee, on a contract (but not on the privacy notice), provides the alternative notice laid out in 7 TEX. ADMIN. CODE § 90.105(5)(B)	7 TEX. ADMIN. CODE § 90.105(b)(2)	Cx15182 Cx10735(Available upon request)

¹ Such disclosures applicable to mortgage transactions are covered by RESPA required disclosures. 15 U.S.C.A. § 1604(b). "The Bureau shall publish a single, integrated disclosure for mortgage loan transactions (including real estate settlement cost statements) which includes the disclosure requirements of this subchapter in conjunction with the disclosure requirements of the Real Estate Settlement Procedures Act of 1974 that, taken together, may apply to a transaction that is subject to both or either provisions of law." *Id.*

² ARIZ. REV. STAT. ANN. § 6-1401(6). A Premium Finance Company "means a person engaged **in whole or in part in the business of financing insurance premiums**, entering into premium finance agreements with insureds or otherwise acquiring premium finance agreements from insurance producers or other premium finance companies." *Id.* (emphasis added).

³ See ARIZ. REV. STAT. ANN. § 6-1403 for entities exempted from the licensing requirements, and thus, also the foreign language disclosure requirements. Importantly, "[a]ny savings and loan association, bank, savings bank, trust company, consumer lender or credit union authorized to do business in [Arizona]" are exempted from the licensing requirements and thus, also the foreign language disclosure requirements. ARIZ. REV. STAT. ANN. § 6-1403(A)(1).

⁴ ARIZ. REV. STAT. ANN. § 6-1401(6). A Premium Finance Company "means a person engaged **in whole or in part in the business of financing insurance premiums**, entering into premium finance agreements with insureds or otherwise acquiring premium finance agreements from insurance producers or other premium finance companies." *Id.* (emphasis added).

⁵ ARIZ. REV. STAT. ANN. § 6-1401(5). A Premium Finance Agreement "means a written agreement by which an insured or prospective insured agrees to pay to a premium finance company the amount advanced or to be advanced under the written agreement to an insurance producer in payment of premiums of an insurance contract together with interest or discount and a service charge as authorized and limited by this article." *Id.*

⁶ See ARIZ. REV. STAT. ANN. § 6-1403 for entities exempted from the licensing requirements, and thus, also the foreign language disclosure requirements. Importantly, "[a]ny savings and loan association, bank, savings bank, trust company, consumer lender or credit union authorized to do business in [Arizona]" are exempted from the licensing requirements and thus, also the foreign language disclosure requirements. ARIZ. REV. STAT. ANN. § 6-1403(A)(1)

⁷ The specific notice language in ten-point font type required is, "Notice: You may request that the initial disclosures prescribed in the truth in lending act (15 United States Code §§ 1601 through 1666j) be provided in Spanish before signing any loan documents." ARIZ. REV. STAT. ANN. § 6-631(B)

⁸ Consumer Lender Loans include Consumer Loans, Consumer Revolving Loans, and Home Equity Revolving Loans. Each loan type is statutorily defined and each is limited to a loan amount of \$10,000 or less. See ARIZ. REV. STAT. ANN. § 6-601 (6), (7), (9), & (12) for specific definitions of each loan type.

⁹ See ARIZ. REV. STAT. ANN. § 6-602 for entities exempted from licensing requirements, and thus, also the foreign language disclosure requirements. Notably, "[a] person who does business under any other law of this state, or any other state while regulated by a state agency of that other state, or of the United States, relating to banks, savings banks, trust companies, savings and loan associations, profit sharing and pension trusts, credit unions, insurance companies or receiverships if the consumer lender loan transactions are regulated by the other law or are under the jurisdiction of a court" is exempt as well as a person licensed pursuant to Title 6, Chapter 9 (Mortgage Brokers, Mortgage Bankers, and Loan Originators) "to the extent that the person's activities are governed by that chapter." ARIZ. REV. STAT. ANN. § 6-602(A)(1) & (4)

¹⁰ Such disclosures applicable to mortgage transactions are covered by RESPA required disclosures. 15 U.S.C.A. § 1604(b) “The Bureau shall publish a single, integrated disclosure for mortgage loan transactions (including real estate settlement cost statements) which includes the disclosure requirements of this subchapter in conjunction with the disclosure requirements of the Real Estate Settlement Procedures Act of 1974 that, taken together, may apply to a transaction that is subject to both or either provisions of law.” *Id.*

¹¹ ARIZ. REV. STAT. ANN. §§ 6-631(B) & (C)

¹² See ARIZ. REV. STAT. ANN. § 6-602 for entities exempted from licensing requirements, and thus, also the foreign language disclosure requirements. Notably, “[a] person who does business under any other law of this state, or any other state while regulated by a state agency of that other state, or of the United States, relating to banks, savings banks, trust companies, savings and loan associations, profit sharing and pension trusts, credit unions, insurance companies or receiverships if the consumer lender loan transactions are regulated by the other law or are under the jurisdiction of a court” is exempt as well as a person licensed pursuant to Title 6, Chapter 9 (Mortgage Brokers, Mortgage Bankers, and Loan Originators) “to the extent that the person’s activities are governed by that chapter.” ARIZ. REV. STAT. ANN. § 6-602(A)(1) & (4)

¹³ The required disclosures are available, in each of the required languages, at <http://www.corp.ca.gov/Forms/Default.asp>.

¹⁴ A “‘Supervised Financial Organization’ means a bank, savings association, as defined in Section 5102 of the Financial Code, credit union, or holding company, affiliate, or subsidiary thereof, or any person subject to Division 7 (commencing with Section 18000) [Industrial Loan Companies], Division 9 (commencing with Section 22000) [California Finance Lenders Law], or Division 20 (commencing with Section 50000) [California Residential Mortgage Lending Act] of the Financial Code.” CAL. CIV. CODE § 1632.5(b)(2)

¹⁵ CAL. CIV. CODE § 1632.5(e)(1)-(2)

¹⁶ CAL. CIV. CODE § 1632.5(j)

¹⁷ CAL. CIV. CODE § 1632.5(c)(2)

¹⁸ The contract or agreement at issue must fall within the application of the statute – enumerated in CAL. CIV. CODE § 1632(b). It appears that the relevant loans covered by this statute are: loans “secured other than by real property, or unsecured, for use primarily for personal, family or household purposes”, a loan subject to the provisions of Article 7 of Chapter 3 of Part 1 of Division 4 of the Business and Professions Code (Real Property Loans), or Division 7 of the Financial Code (California Finance Lenders Law), and a reverse mortgage as described in Chapter 8 of Title 4 of Part 4 of Division 3. CAL. CIV. CODE § 1632(b) (2), (4), & (5)

¹⁹ See CAL. CIV. CODE § 1632(h) for definition of “his or her own interpreter.”

²⁰ CAL. CIV. CODE § 1632(b)(2) & (4). See CAL. BUS. & PROF. CODE § 10240 for the definition of a ‘real estate broker.’

²¹ See CAL. CIV. CODE § 1632.5(c)(1)

²² See *Paz v. Wachovia Mortgage Corp.*, CV 09-2786 PSG EX, 2009 WL 8652544 (C.D. Cal. July 30, 2009). “Defendant is a federally chartered bank. Congress enacted the Home Owners’ Loan Act of 1933 (“HOLA”) to regulate banks chartered under federal law. Through HOLA, Congress gave the Office of Thrift Supervision (“OTS”) the authority to issue regulations related to federal savings associations. OTS regulations “preempt state laws affecting the operations of federal savings associations” with few exceptions.”

²³ These are Forms RE 882 and 883 published by the Real Estate Commissioner, available – in the required languages - at: <http://www.dre.ca.gov/Forms/MLB.html>.

²⁴ See CAL. CIV. CODE § 1632(h) for definition of “his or her own interpreter.”

²⁵ See CAL. CIV. CODE § 1632.5(c)(1)

²⁶ The contract or agreement at issue must fall within the application of the statute – enumerated in CAL. CIV. CODE § 1632(b) It appears that the relevant loans covered by this statute are: loans “secured other than by real property, or unsecured, for use primarily for personal, family or household purposes”, a loan subject to the provisions of Article 7 of Chapter 3 of Part 1 of Division 4 of the Business and Professions Code (Real Property Loans), or Division 7 of the Financial Code (California Finance Lenders Law), and a reverse mortgage as described in Chapter 8 of Title 4 of Part 4 of Division 3. CAL. CIV. CODE § 1632(b) (2), (4), & (5)

²⁷ CAL. CIV. CODE § 1632(e)(2)

²⁸ See CAL. CIV. CODE § 1632(h) for definition of “his or her own interpreter.”

²⁹ See CAL. CIV. CODE § 1632.5(c)(1)

³⁰ See CAL. CIV. CODE § 1632(h) for definition of “his or her own interpreter.”

³¹ See CAL. CIV. CODE § 1632.5(c)(1)

³² Specifically required in D.C. CODE § 26-1113(a-1)(3) & (4)

³³ D.C. CODE § 26-1102(12); defined in D.C. CODE § 26-1101(15B)

³⁴ N.M. STAT. ANN. § 47-6-2(L)

³⁵ N.M. STAT. ANN. § 47-6-2(A)

³⁶ N.M. STAT. ANN. § 47-6-2(L)

³⁷ N.M. STAT. ANN. § 47-6-17(E)

³⁸ OR. REV. STAT. ANN. § 86A.198(2) These forms, in the required languages, are available at http://www.cbs.state.or.us/external/dfcs/ml/mortgage_disclosures_translations.html.

³⁹ OR. REV. STAT. ANN. § 86A.198(3)

⁴⁰ OR. REV. STAT. ANN. § 86A.100(5)

⁴¹ OR. REV. STAT. ANN. §§ 86A.100(7) & 86A.200(4)

⁴² OR. REV. STAT. ANN. § 86A.100(3)

⁴³ 73 PA. STAT. ANN. § 201-7(a) See *Tellado v. Indymac Mortg. Services*, CIV.A. 09-5022, 2011 WL 3495990 (E.D. Pa. Aug. 8, 2011) rev'd, 707 F.3d 275 (3d Cir. 2013) (reversed on jurisdictional grounds but upholding the sanction imposed by the district court) where plaintiff heard a Spanish-language radio advertisement, called defendant, and defendant closed loan at plaintiff's residence. These actions were sufficient to satisfy the "contact with or call on the buyer or resident at his residence" for the statute to apply.

⁴⁴ 73 PA. STAT. ANN. § 201-7(k)

⁴⁵ 73 PA. STAT. ANN. § 201-7(j)

⁴⁶ See 73 PA. STAT. ANN. § 201-7(b)(2) for language of the Notice of Cancellation.

⁴⁷ 73 PA. STAT. ANN. § 201-7(a) See *Tellado v. Indymac Mortg. Services*, CIV.A. 09-5022, 2011 WL 3495990 (E.D. Pa. Aug. 8, 2011) rev'd, 707 F.3d 275 (3d Cir. 2013) (reversed on jurisdictional grounds but upholding the sanction imposed by the district court) where plaintiff heard a Spanish-language radio advertisement, called defendant, and defendant closed loan at plaintiff's residence. These actions were sufficient to satisfy the "contact with or call on the buyer or resident at his residence" for the statute to apply.

⁴⁸ 73 PA. STAT. ANN. § 201-7(k)

⁴⁹ 73 PA. STAT. ANN. § 201-7(j.1)

⁵⁰ TEX. FIN. CODE ANN. § 341.502(a-1)

⁵¹ See TEX. FIN. CODE ANN. §§ 342.005 & 342.001 for the meaning of 'consumer loan.'

⁵² 7 TEX. ADMIN. CODE § 90.703(a)(1) states, "a Spanish translation of the contract form that includes a Spanish translation of the disclosure form under 12 C.F.R. § 226.18." This citation is to the Truth in Lending and thus, requires provision of a contract and a Spanish TIL disclosure to the borrower.

⁵³ This form of disclosure is laid out in ⁵³ 7 TEX. ADMIN. CODE § 90.703

⁵⁴ 7 TEX. ADMIN. CODE § 90.701(a) & (c)

⁵⁵ 7 TEX. ADMIN. CODE § 90.702(a)

⁵⁶ 7 TEX. ADMIN. CODE § 90.702(b)

⁵⁷ This term is not defined.