

[(j)](K) "Mail" means to deposit in the United States mail, postage prepaid.

[(k)](L) "Mortgage" includes a deed of trust that secures a debt or the performance of an obligation.

[(l)](M) "Municipal area" means a municipal corporation or an unincorporated city, town, or village.

[(m)](N) "National banking association" means an institution that is incorporated under federal law as a bank.

(O) "OTHER-STATE BANK" MEANS A BANK CHARTERED AND PRIMARILY REGULATED BY ANOTHER STATE.

[(n)](P) "Person" means an individual, receiver, trustee, guardian, personal representative, fiduciary, or representative of any kind and any partnership, firm, association, corporation, or other entity.

[(o)](Q) "Political subdivision" means:

- (1) A county or municipal corporation of this State; and
- (2) Unless the context requires otherwise, a special taxing district of this State.

[(p)](R) "Real property" includes any interest in real property.

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(b) (6) "Depository institution" means any State-chartered or federally chartered financial institution, OTHER-STATE BANK, OR FOREIGN BANK THAT:

(I) [located] IS LOCATED in this State OR MAINTAINS A BRANCH IN THIS STATE; AND

(II) [that is] IS authorized to maintain accounts.

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(b) "Fiduciary institution" means:

- (1) A national banking association;
- (2) A State banking institution;
- (3) AN OTHER-STATE BANK THAT MAINTAINS A BRANCH IN THIS STATE;

[(3)](4) A credit union that is organized under the laws of this State or of the United States;

[(4)](5) Any other organization that is organized under the banking laws of this State and subject to the supervision of the Bank Commissioner; or

[(5)](6) A savings and loan association [that is organized under the laws of this State or of the United States.