

JPEG

PICTURE THE FUTURE

2020

SEVENTH ANNUAL
LIST OF 12 STAND-OUT YOUNG
PROFESSIONALS TO WATCH



ALFN would like to thank all of the candidates who were nominated for the 7th Annual JPEG: Picture the Future Awards, and we congratulate the twelve individuals featured in this publication.



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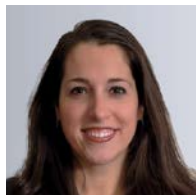
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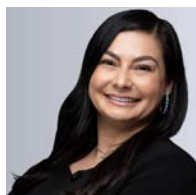
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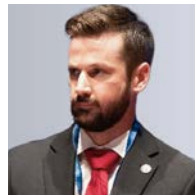
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ABOUT THE JUNIOR PROFESSIONALS & EXECUTIVES GROUP (JPEG)

JPEG is a young professionals network created to help legal and financial professionals under 40 years of age gain exposure, and opportunities to career-building relationships through mentorship, collaboration with peers of all generations, as well as professional development and leadership opportunities.

JPEG was launched in August 2013 and currently has over 160 members, and is the second largest practice group in the ALFN. JPEG helps young professionals who may need direction toward volunteer opportunities and networking at the national level where the competition is fierce for the few slots that offer career development, exposure and positioning. JPEG coordinates networking mixers, regular teleconferences, webinars, and publishes an annual profile of emerging leaders, while operating as a platform for young professionals to access other leadership roles within the Association and to position themselves as subject matter experts through authorship and education.

JPEG was awarded a Gold Power of A award from the American Society of Association Executives (ASAE), recognizing JPEG as one of the most innovative association programs in the country.

ABOUT PICTURE THE FUTURE

The Picture the Future program is one of the ALFN's most highly sought after opportunities, and the competition gets tougher each year. All nominations were received during a two-week period from attorney-trustee and associate members, as well as from mortgage servicers. Individuals could either self-nominate and/or be nominated by a third-party. Several candidates had multiple nominations and provided information that attests to the impact these young leaders are making in our industry and their communities through education, volunteerism, entrepreneurship and continued leadership.

Candidates undergo a blind review by our committee so that they can be judged solely on the merits of their applications. All references to firm or company names, individual names, gender or other identifiers are removed prior to being reviewed by the committee. The review committee had a difficult task in selecting the twelve award recipients. The individuals that were selected now join a growing and very select group of young professionals to be recognized with this award.

2020 PICTURE THE FUTURE REVIEW COMMITTEE

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“As a young attorney in this industry, Adam has advocated for an attorney-centric environment focusing on Servicers obtaining the best representation in his cases and showing the court system that this industry deserves quality advocates for lenders.”

ADAM DIAZ, ESQ.

Adam earned his Juris Doctorate from Nova Southeastern University Shepard Broad College of Law in 2012. His primary practices in the state of Florida are Mortgage Foreclosure, Real Estate Litigation, Bankruptcy Litigation and Commercial Litigation.

Adam has taken an aggressive approach to resolving bankruptcy and litigated cases which have assisted in shaping the law in Florida on how foreclosure cases are handled. In addition, he has assisted in having the courts recognize the issues often presented from Defense Firms. Adam is also involved in advocating for our industry, and helped to prepare a recent white paper that was provided to FHA and FHFA regarding COVID moratoriums.

Adam has been a moderator and panelist on the national stage at many foreclosure network conferences, and has also conducted on-site client trainings for numerous clients. He was instrumental in the decision for *In re Metzler*, one of the first cases establishing that surrender of property in bankruptcy bars defense in a foreclosure case, and also for *In re Hoc* which establishes that a multi-use property cannot be crammed down in a Chapter 11.

Adam volunteers locally and also assisted with the organization of a local start-up business and provided legal advice on a pro bono basis.

DIAZ ANSELMO & ASSOCIATES, P.A.

A certified minority-owned law firm that is Preeminent A-V rated by Martindale Hubbell. Its founders have been representing creditors, investors and servicers in Florida, Illinois, Ohio, Indiana, Wisconsin, Kentucky, and Michigan for over 30 years. With an emphasis on Judicial State practice, the firm's focus is in default, bankruptcy and corporate services as well as appellate and commercial litigation.



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Congratulations

*Annalise Hayes DeLuca
and
Anna Spacone*

for receiving the
2020 JPEG Award!



Anna Spacone



Annalise Hayes DeLuca

McMICHAEL TAYLOR GRAY, LLC

is a full-service default and creditors' rights law firm, delivering quality and cost-effective legal services for financial institutions throughout most of the Eastern United States. MTG's founding partners established a forward-thinking and client-focused law firm centered on an unwavering commitment to its core values of Excellence, Integrity, Honesty, and Respect.

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McMichael Taylor Gray, LLC

ANNA SPACONE, ESQ.

A partner of McMichael Taylor Gray, LLC, Ms. Spacone manages the areas of mortgage foreclosure and default servicing in the states of New York and Vermont. She is licensed to practice in New York, Vermont, and the United States District Court for the Western District of New York.

An acknowledged authority in her field, Ms. Spacone was the co-chair of ALFN's WILL Editorial Committee and member of the WILL Leadership Committee from 2017-2019. She is a member of several other organizations within the mortgage servicing and creditors' rights industry, has presented on numerous webinars related to foreclosure law, and has authored several articles that have appeared in industry publications. Prior to obtaining her law degree from the University at Buffalo Law School, Ms. Spacone earned her B.A. from the State University of New York College at Geneseo, magna cum laude and Phi Beta Kappa.

Trust, Integrity and Driven are all words to describe this dynamic individual. As a member of the firm's management team, she is helping guide the firm through the challenges and uncertainties of the COVID-19 pandemic. She is a remarkable lawyer, leader, and ambassador, whose influence and personality are far reaching. Anna and her musician husband Nick, and 1 year old son Frank, live just outside Buffalo, NY. They enjoy supporting local arts and music, especially in their hometown of nearby Niagara Falls.

MCMICHAEL TAYLOR GRAY, LLC

MTG serves clients through every stage of the default process and in all matters associated with non-performing real and personal property collateral in the states of Alabama, Florida, Georgia, New York, North Carolina, Maryland, South Carolina, Tennessee, Vermont and Virginia. Our clients include banks, credit unions, private investors, and institutional investors. Our practice areas include foreclosure, bankruptcy, litigation, eviction, title & REO, and loss mitigation.



“Anna’s abilities are not limited to being a terrific lawyer. She is also a great leader and role model.”



McMichael Taylor Gray, LLC

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ANNALISE HAYES DELUCA, ESQ.

Annalise joined the firm in May 2020, and is a partner in the firm's Florida office where she manages Foreclosure, Bankruptcy and Litigation. She received her BA from Florida State University in 2010, and a JD from Nova Southeastern University in 2014.

Annalise has participated in webinars, authored memos and articles for industry publications, and provides onsite client training. She is always seeking opportunities to assist her clients and colleagues in overcoming obstacles within the industry through her educational outreach.

In just 8 short years, Annalise has gone from law clerk to associate, to Partner and establishing a successful book of business in the foreclosure community. Her commitment to being service-oriented is demonstrated by the utmost care she brings every client. She truly cares about providing a level of service that is second to none, and helping her clients review their options for the best possible outcome. She is a proven leader and continues to bring forth a strong and admirable work ethic each and every day.

Annalise is a national member of the Order of Barristers, and she frequently volunteers as a Judge at trial advocacy competitions for law school students.

McMICHAEL TAYLOR GRAY, LLC

MTG serves clients through every stage of the default process and in all matters associated with non-performing real and personal property collateral in the states of Alabama, Florida, Georgia, New York, North Carolina, Maryland, South Carolina, Tennessee, Vermont and Virginia. Our clients include banks, credit unions, private investors, and institutional investors. Our practice areas include foreclosure, bankruptcy, litigation, eviction, title & REO, and loss mitigation.

“Annalise truly embodies what a young professional should be. Her willingness to learn more and more everyday while striving to excel for her clients and firm makes them a gem in this industry, and I can't wait to see how much further she excels.”



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BRITTANY BRENES

Brittany has a demonstrated history of working in the financial services industry, with a skillset in managing Chapter 11 and litigated Bankruptcy's. She received her BS focused on Business Administration and Management, General from the University of La Verne.

Brittany has risen through the ranks quickly due to her incredible drive, dependability, leadership skills and spirit. She has worked with many borrowers who are unfortunately going through a difficult time in bankruptcy, and always balances the work that must be performed with compassion for these borrowers. She does a great job as a supervisor and makes a positive impact on everyone she works with.

Brittany volunteers at an after-school program to help kids with their homework, as she realizes the importance of quality education. She is also active from time to time in Police and public safety, participating with the community police department to learn more about public safety in the community where she lives.

BSI FINANCIAL SERVICES

Established in 1986, BSI Financial Services is led by a seasoned team of financial industry professionals and provides mortgage servicing and special servicing, loan quality control, REO and asset management services, and life-of-loan performance reporting using advanced data analytics tools.



“Brittany has done an outstanding job as part of the management team at a very young age. She is smart, intelligent, hardworking, ethical and diligent. Her future in our industry is very bright.”



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“Christianna can effortlessly blend broad strategic concerns with practical implementation and shift to accomplish goals on the fly. Her ‘can-do’ attitude and ability to deliver results is the future.”

CHRISTIANNA KERSEY, ESQ.

Christianna holds a Bachelor of Science Degree from the University of Delaware (B.S. 2002) and a Juris Doctor from Widener University School of Law in Wilmington, Delaware (J.D. 2010). Christianna is admitted to practice before the Court of Appeals of Maryland, the United States District Court for the District of Maryland and the Court of Appeals for the District of Columbia. She concentrates her practice in the area of creditor's rights, real estate, litigation, foreclosure, eviction and unsecured collections. Christianna also handles compliance related issues for the firm, where she has been an associate since 2015.

Christianna has written numerous articles for industry related publications and is a frequent speaker at industry events. She strives to focus on helping facilitate change and to constantly improve her firm, and by extension the industry as a whole. Aside from her relative youth, she makes a point to steer clear of “old school” thinking. She is not saddled with the baggage of “the way things have always been,” and is very cognizant of the new technologies and practices in the industry, as well as the mindset of the newer generation of servicing industry professionals.

Christianna has been a volunteer for Playworks and the Ronald McDonald House.



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COHN, GOLDBERG & DEUTSCH, LLC

An A-V rated law firm representing numerous lenders, loan servicing and conveyance companies in Maryland, Virginia and the District of Columbia. The firms' practice is concentrated in Foreclosures, Bankruptcy, Evictions, Litigation, and Unsecured Collections. Since the firm's inception, its members have consistently combined aggressive advocacy with creative, innovative and practical approaches to solving problems and achieving goals. The firm has spearheaded new theories in law to protect the interests of its clients, as evidenced by published decisions and articles.

GREG CAMPBELL, ESQ.

Greg obtained his BA in 2007 from the University of California and a JD from the University of San Diego School of Law in 2011 and is licensed to practice law in the state of California. As a Partner in the firm's Bankruptcy Department, he manages Chapter 11, 12, and Subchapter-V reorganizations. His representation includes defending financial institutions, secured and unsecured creditors, and mortgage servicers with respect to residential, auto, commercial, and SBA loans in bankruptcy and adversary proceedings; including complaints for alleged violations of FDCPA, RESPA, FCRA, and CFPB regulations, objections to confirmation of Chapter 11 Plans, actions to dismiss cases for bad faith, contested sales of real property, cramdowns, defense of claim objections, breach of contract disputes, consumer fraud and predatory lending claims, contempt proceedings, and defense of stay/discharge violations.

Greg has served as a panelist at financial servicing seminars and his work has been published in numerous legal journals. He strives for consistent and quality representation to provide each client with boutique legal service from start to finish. He has been involved in appellate level decisions that have resulted in very favorable rulings for mortgage servicers. His knowledge about Chapter 11 matters has increased to the point where he has become a true expert on Chapter 11 matters and is a wealth of knowledge to mortgage servicers.

ALDRIDGE PITE, LLP

A multi-state law firm offering services in Alabama, Alaska, Arizona, California, Florida, Georgia, Hawaii, Idaho, Nevada, New Mexico, New York, Oregon, Tennessee, Texas, Utah and Washington. Aldridge Pite is a full-service provider of legal services to depository and non-depository financial institutions including banks, credit unions, mortgage servicing concerns, institutional investors, private firms, and other commercial clients.



“Although Greg is a young professional, he is very motivated, and has been recognized as a rising star in the default servicing community due to his focus and expertise in Chapter 11 Reorganizations.”

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LLP

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Congratulations to Harrison Tropp

Selected to the 2020 JPEG:
Picture the Future list of young
professionals to watch!



In today's ever-changing insurance environment, you need experienced brokers who view their client's interests as paramount. Employment matters can cripple a business owner's time and cash flow, and malpractice matters can simply end a business' existence. Shea Barclay Group can meet your insurance needs and give you the peace of mind knowing your future is secure regardless of the challenges ahead.

Shea Barclay Group is an independently owned and operated Professional and Executive Liability Insurance firm serving clients throughout the United States.



“Harrison is incredibly smart & experienced for his age. His industry knowledge and speedy responsiveness and execution is really reflective of his industry understanding and ability to create positive efficiency and change for his clients.”

HARRISON TROPP

Harrison graduated from Florida State University with a Bachelor's Degree in Political Science and Government in 2010. He joined Shea Barclay Group in 2017 where he works with small and mid-sized law firms with a concentration in default services. His goal is to help firms minimize risk, understand the insurance market and how it affects business owners, and find the most appropriate and effective coverage for their specific area of practice.

Harrison is a frequent presenter on a number of industry topics related to general insurance requirements, specific client directives, and issues affecting the present day insurance market. He has also authored many articles that have appeared in industry publications. Harrison is not only a consummate professional, but is incredibly experienced for his age. His years working on the operations, audit, automation and process side of the business has allowed him to advise law firm clients about insurance and risk specified to this practice unlike anyone in our industry.

Harrison is a volunteer with the YMCA and the Humane Society.

SHEA BARCLAY GROUP (SBG)

Independently owned and operated insurance brokerage with roots tracing back to 1995. SBG is a multi-office specialist with a national clientele in over 40 states, with 50+ years of industry experience amongst its current management and advisors. Its unique experience has placed Shea Barclay Group in the top tier of insurance professionals across the United States who dedicate themselves to the professional service industry.



RISK ADVISOR/PARTNER
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JAMES MCDOWELL

James has a master's degree in Cybersecurity and Information Assurance from WGU Tennessee and has professional certificates in Blockchain Fundamentals, Data Science for Executives, and Computer Science for Artificial Intelligence. He is a Certified Blockchain Expert, Certified Cyber Crime Investigator, Certified Ethical Hacker, Certified Fraud Examiner, and Certified Computer Hacking Forensic Investigator. He has also completed the FBI's Cyber Investigator Certificate Program, FEMA's Professional Development Series, and various other certifications related to counterterrorism, infrastructure security, and emergency preparedness. He serves as a Fusion Liaison Officer and Infrastructure Liaison Officer. He coordinates multi-jurisdictional investigations and advises his colleagues on digital investigations, data analytics, and information security.

James is a frequent speaker at numerous international conferences, including in the Congressional Auditorium of the United States Capitol. He has coordinated several multi-jurisdictional investigations; trained law enforcement officers, at various levels, on digital and financial investigations; briefed stakeholders at all levels; and completed documentation for executive briefings.

James is a Member-at-Large of the Board of Directors of the Birmingham Chapter of the InfraGard Membership Alliance, Co-Chair of the "Investment Adviser Cybersecurity and Technology Project Group" of the North American Securities Administrators Association (NASAA), and Chair of the Financial Crimes Section of the Government Blockchain Association (GBA).

ALABAMA SECURITIES COMMISSION (ASC)

The Alabama Securities Commission (ASC) regulates the securities industry in Alabama. The Commission is committed to protect investors against securities fraud and provides aggressive enforcement actions against any firm or individual who has violated the Alabama Securities Act or other state and federal statutes to the detriment of Alabama investors.



“James has excelled as an outstanding leader with many achievements at such a young age. He has dedicated his career to the protection of investors and the preservation of legitimate capital markets throughout the United States of America.”



CHIEF OF CYBER OPERATIONS
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“ Kelly exemplifies leadership by example; she is extremely competent as an attorney, highly flexible as a problem solver to clients, and an emotionally intelligent manager of both tactical solutions and with relationship management.”

KELLY COSENTINO, ESQ.

Kelly has her J.D. from the University at Buffalo Law School and has been a licensed attorney since 2010. She practices in real estate, mortgage default servicing, foreclosure, eviction and contracts. She is a member of the New York State Bar Association, the Young Lawyers Section of the New York State Bar Association and Erie County Bar Association.

Kelly develops educational tools and presentations for her clients and internal teams, and is also a key contributor to litigation cases and appellate wins for the firm. She leads a team of attorneys, providing them experienced counsel, emotional support, and collaborative guidance. Her talent and contributions have been critical to ensuring stability and the future success of the firm, while representing her clients with confidence and providing evidence-based solutions. Kelly exemplifies the future of mortgage servicing due to her adaptability, aptitude, and the ethos of her leadership beliefs and actions.

Kelly volunteers with several local community organizations such as Ride for the Cause, Meals on Wheels and Habitat for Humanity.

GROSS POLOWY, LLC

Gross Polowy, LLC is comprised of attorneys and support staff that have extensive experience in foreclosure, mortgage servicing and home retention/loss mitigation in New York and New Jersey. The firm possesses the knowledge, expertise and integrity to operate successfully in the ever-changing legal world.

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Managing Attorney - Foreclosure
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Five Star Global & *The M Report*

and
ALFN Junior Professionals & Executives
2020 Picture the Future

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MARISSA YAKER, ESQ.

Marissa earned her J.D. from the Shepard Broad Law Center at Nova Southeastern University in 2012, and is admitted to practice law in Florida. Her practice is primarily focused on creditor's rights and foreclosure, an area of law in which she has actively practiced for seven years.

Marissa has a passion for FHA-related servicing and has conducted numerous onsite trainings, participated on conference panels, led digital webinars, and authored numerous articles related to the oversight and servicing of FHA loans. She oversees the firm's six footprint states and a national network, handling all operational aspects of foreclosure/replevin/file movement, and closely monitors communications with FHA/VA/Fannie Mae/Freddie Mac on clarification of issues on a daily basis. She has received numerous awards and honors for her work, and has established herself within the servicing industry through authorship on a series of magazine articles and as an articulate speaker. Marissa has exemplified herself as an emerging leader in the legal aspects of mortgage servicing within her practice, important case leadership on getting needed results for her clients and the industry and scholarship on the changes within the regulatory framework and court decisions.

Marissa is an active volunteer in the local community, and in her spare time enjoys spending time with her family, and reading regulations/updates to agency handbooks.

PADGETT LAW GROUP

Padgett Law Group (PLG) is an elite, full service creditors' rights law firm with practices in Florida, Georgia, Tennessee, Arkansas, Texas, and Ohio. Additionally, PLG offers national bankruptcy, replevin, and loss mitigation services.



“ Marissa is a polished young professional, and a sophisticated practitioner and operational leader who will remain a known face of this industry for years to come.”



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CONGRATULATIONS

Mackie Wolf Zientz & Mann, P.C.
is proud to congratulate
Rosalie Escobedo on being selected
to the 2020 ALFN JPEG: Picture the
Future List!



**MACKIE WOLF
ZIENTZ MANN**

EXPERIENCE STILL MATTERS

At Mackie Wolf Zientz & Mann, P.C., we specialize in default legal services that can increase client profitability. We're committed to providing comprehensive legal services to the mortgage banking and financial services industries through quality, timely, efficient and ethical practices. The attorneys, managers and staff at Mackie Wolf Zientz & Mann, P.C. have many years of experience representing mortgage originators, mortgage servicers and mortgage investors in all areas of mortgage banking throughout Texas, Arkansas and Tennessee.

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“Rosalie operates at a high level of excellence in all areas of her life and believes in doing the same to highlight and elevate our industry.”

ROSALIE ESCOBEDO, ESQ.

Rosalie obtained a B.A. in Political Science from the University of North Texas in 2003 and a J.D. from the Loyola University New Orleans College of Law in 2008. Rosalie has over 10 years of legal, management, training and marketing experience and is responsible for the litigation business unit operations for the firm.

Rosalie enjoys serving people and has served in a leadership capacity for several industry trade association committees. She has appeared on industry panels, authored articles and continues to serve as an educational resource to others in her firm and the mortgage servicing industry. She is a believer that service to the industry and our communities is a staple of young people today, which will help to continue cultivating young leaders.

Rosalie is a Board Member for Liberated Living, a Christian ministry, and was the Vice President for National Alliance of Mental Illness Tarrant County from 2018 - 2019 and has served as a volunteer for almost 11 years. She has volunteered for other non-profits, serving Veterans and the Mental Health communities. She also served as a state delegate and national delegate alternate to a National Party Convention.

MACKIE WOLF ZIENTZ & MANN, P.C.

Committed to providing comprehensive legal services to the mortgage banking and financial services industries through quality, timely, efficient and ethical practices. The attorneys, managers and staff at Mackie Wolf Zientz & Mann, P.C. have many years of experience representing mortgage originators, mortgage servicers and mortgage investors in all areas of mortgage banking throughout Texas, Arkansas and Tennessee.



MACKIE WOLF
ZIENTZ MANN

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TONI LLOYD

Toni has been in the mortgage servicing field for 8 years, and has a diverse array of collections, foreclosure and default servicing experiences and embraces practical problem solving. She currently manages the title curative group with Mr. Cooper to oversee the development of processes and procedures to handle title issues along with probate matters, mobile home issues, and associations.

Toni works side by side with her managers to improve processes for the title curative work. She regularly conducts training sessions and meetings with her group to provide insight into the many issues of the day, and to empower others to come forward with issues and solutions to make the company stronger and more efficient. She and her team have won several quarterly and yearly awards that are handed out by the company, which speaks volumes to her dedication to ensuring the company is making the best decisions possible within their scope. Toni's dedication to her team, and the desire to communicate and connect with them are just a few examples of her outstanding leadership qualities. Encouraging and empowering others are her strengths.

Toni has volunteered with Operation Turkey for Thanksgiving and with youth rugby through the Allen Griffins Rugby Club.

MR. COOPER

Mr. Cooper is the consumer brand for the mortgage servicing and originations operation of Mr. Cooper Group, (Nasdaq: COOP). Based in Dallas, Texas, Mr. Cooper is one of the largest home loan servicers in the country focused on delivering a variety of servicing and lending products, services and technologies to make the home loan process more rewarding and less worrisome.



“Toni manages with integrity, has a sharp intellect and keen understanding of default servicing issues. She is an amazing human who cares deeply for their team, customers and community.”

mr.
cooper®

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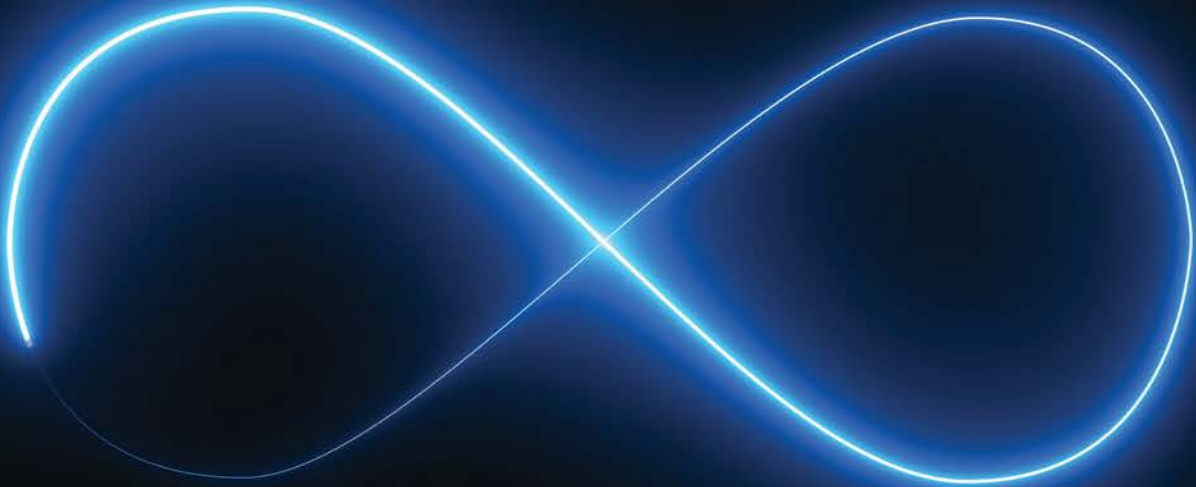
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YOUNG LEADERS ARE THE FUTURE



Join JPEG and be a part of something Infinitely Important



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