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TRUST DEED

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THE ABOVE SPACE FOR RECORDER'S USE ONLY

THIS INDENTURE, made February 4, 1986, between BARBARA A. PATMON MATHEWS, divorced and not since remarried----------

herein referred to as "Mortgagors," and CHICAGO TITLE AND TRUST COMPANY, an Illinois corporation doing business in Chicago, Illinois, herein referred to as TRUSTEE, witnesseth:

THAT, WHEREAS the Mortgagors are justly indebted to the legal holders of the Instalment Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the principal sum of FIFTY-FIVE THOUSAND AND NO/100----------($55,000.00)----------Dollars, evidenced by one certain Instalment Note of the Mortgagors of even date herewith, made payable to THE ORDER OF ~~THEMSELVES~~ SEAWAY NATIONAL BANK OF CHICAGO (said Note including any and all Riders hereinafter referred to as Note----------and delivered, in and by which said Note the Mortgagors promise to pay the said principal sum and interest from - date on the balance of principal remaining from time to time unpaid at the rate of *13 percent per annum in instalments (including principal and interest) as follows: SIX HUNDRED FORTY-FOUR AND 37/100----------($644.37)---------- Dollars or more on the 7th day of March 19 86 and such monthly instalments as increased or decreased according to terms of said Note shall continue until said note is fully paid except that the final payment of principal and interest, if not sooner paid, shall be due on the 7th day of February, 2006. All such payments on account of the indebtedness evidenced by said note to be first applied to interest on the unpaid principal balance and the remainder to principal; provided that the principal of each instalment unless paid when due shall bear interest at the rate of 15% per annum, and all of said principal and interest being made payable at such banking house or trust company in Chicago Illinois, as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of SEAWAY NATIONAL BANK OF CHICAGO in said City,

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NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this trust deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the CITY of Chicago COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

* which interest rate shall increase or decrease as provided in said Note.

LOT 20 IN BLOCK 4 IN VERNON PARK, A SUBDIVISION OF THE SOUTH WEST ¼ OF THE SOUTH EAST ¼ OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINIOS.

15.00

Commonly Known As: 9358 South Vernon Avenue
Chicago, Illinois 60619

Perm Tax No. 25-03-417-037-0000

(SEE ATTACHED RIDER)

THIS DOCUMENT PREPARED BY
Mrs. Lorette Yamini
Assistant Vice President
SEAWAY NATIONAL BANK OF CHICAGO
645 East 87th Street
Chicago, Illinois 60619

"THE COVENANTS, CONDITIONS AND PROVISIONS APPEARING ON RIDER ATTACHED HERETO ARE INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF."

which, with the property hereinafter described, is referred to herein as the "premises,"

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by the mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the said Trustee, its successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

This trust deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are a part hereof and shall be binding on the mortgagors, their heirs, successors and assigns.

WITNESS the hand ____ and seal ____ of Mortgagors the day and year first above written.

Barbara A. Patmon Mathews [SEAL] Barbara A. Patmon [SEAL]
BARBARA A. PATMON MATHEWS

_____ [SEAL] _____ [SEAL]

STATE OF ILLINOIS, County of Cook } SS.

I, CONSTANCE L. WEBSTER a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT BARBARA A. PATMON MATHEWS

who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 4th day of February 19 86.

Constance L. Webster Notary Public

Notarial Seal

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THE COVENANTS, CONDITIONS AND PROVISIONS REFERRED TO ON PAGE 1 (THE REVERSE SIDE OF THIS TRUST DEED):

1. Mortgagors shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or be destroyed; (b) keep said premises in good condition and repair, without waste, and free from mechanic's or other liens or claims for lien not expressly subordinated to the lien hereof; (c) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon request exhibit satisfactory evidence of the discharge of such prior lien to Trustee or to holders of the note; (d) complete within a reasonable time any building or buildings now or at any time in process of erection upon said premises; (e) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (f) make no material alterations in said premises except as required by law or municipal ordinance.

2. Mortgagors shall pay before any penalty attaches all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due, and shall, upon written request, furnish to Trustee or to holders of the note duplicate receipts therefor. To prevent default hereunder Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment which Mortgagors may desire to contest.

3. Mortgagors shall keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm (and flood damage, where the lender is required by law to have its loan so insured) under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to the holders of the note, under insurance policies payable, in case of loss or damage, to Trustee for the benefit of the holders of the note, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to holders of the note, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.

4. In case of default therein, Trustee or the holders of the note may, but need not, make any payment or perform any act hereinbefore required of Mortgagors in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or other prior lien or title or claim thereof, or redeem from any tax sale or forfeiture affecting said premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorney's fees, and any other moneys advanced by Trustee or the holders of the note to protect the mortgaged premises and the lien hereof, plus reasonable compensation to Trustee for each matter concerning which action herein authorized may be taken, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at a rate equivalent to the post maturity rate set forth in the note securing this trust deed, if any, otherwise the prematurity rate set forth therein. Inaction of Trustee or holders of the note shall never be considered as a waiver of any right accruing to them on account of any default hereunder on the part of Mortgagors.

5. The Trustee or the holders of the note hereby secured making any payment hereby authorized relating to taxes or assessments, may do so according to any bill, statement or estimate procured from the appropriate public office without inquiry into the accuracy of such bill, statement or estimate or into the validity of any tax, assessment, sale, forfeiture, tax lien or title or claim thereof.

6. Mortgagors shall pay each item of indebtedness herein mentioned, both principal and interest, when due according to the terms hereof. At the option of the holders of the note, and without notice to Mortgagors, all unpaid indebtedness secured by this Trust Deed shall, notwithstanding anything in the note or in this Trust Deed to the contrary, become due and payable (a) immediately in the case of default in making payment of any instalment of principal or interest on the note, or (b) when default shall occur and continue for three days in the performance of any other agreement of the Mortgagors herein contained.

7. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, holders of the note or Trustee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Trustee or holders of the note for attorneys' fees, Trustee's fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, title insurance policies, Torrens certificates, and similar data and assurances with respect to title as Trustee or holders of the note may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the nature in this paragraph mentioned shall become so much additional indebtedness secured hereby and immediately due and payable, with interest thereon at a rate equivalent to the post maturity rate set forth in the note securing this trust deed, if any, otherwise the prematurity rate set forth therein, when paid or incurred by Trustee or holders of the note in connection with (a) any proceeding, including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this trust deed or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for the foreclosure hereof after accrual of such right to foreclose whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

8. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the note; fourth, any overplus to Mortgagors, their heirs, legal representatives or assigns, as their rights may appear.

9. Upon, or at any time after the filing of a bill to foreclose this trust deed, the court in which such bill is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagors at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Trustee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption, whether there be redemption or not, as well as during any further times when Mortgagors, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the premises during the whole of said period. The Court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (a) The indebtedness secured hereby, or by any decree foreclosing this trust deed, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; (b) the deficiency in case of a sale and deficiency.

10. No action for the enforcement of the lien or of any provision hereof shall be subject to any defense which would not be good and available to the party interposing same in an action at law upon the note hereby secured.

11. Trustee or the holders of the note shall have the right to inspect the premises at all reasonable times and access thereto shall be permitted for that purpose.

12. Trustee has no duty to examine the title, location, existence or condition of the premises, or to inquire into the validity of the signatures or the identity, capacity, or authority of the signatories on the note or trust deed, nor shall Trustee be obligated to record this trust deed or to exercise any power herein given unless expressly obligated by the terms hereof, nor be liable for any acts or omissions hereunder, except in case of its own gross negligence or misconduct or that of the agents or employees of Trustee and it may require indemnities satisfactory to it before exercising any power herein given.

13. Trustee shall release this trust deed and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this trust deed has been fully paid; and Trustee may execute and deliver a release hereof to and at the request of any person who shall, either before or after maturity thereof, produce and exhibit to Trustee the note, representing that all indebtedness hereby secured has been paid, which representation Trustee may accept as true without inquiry. Where a release is requested of a successor trustee, such successor trustee may accept as the genuine note herein described any note which bears an identification number purporting to be placed thereon by a prior trustee hereunder or which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as the makers thereof; and where the release is requested of the original trustee and it has never placed its identification number on the note described herein, it may accept as the genuine note herein described any note which may be presented and which conforms in substance with the description herein contained of the note and which purports to be executed by the persons herein designated as makers thereof.

14. Trustee may resign by instrument in writing filed in the office of the Recorder or Registrar of Titles in which this instrument shall have been recorded or filed. In case of the resignation, inability or refusal to act of Trustee, the then Recorder of Deeds of the county in which the premises are situated shall be Successor in Trust. Any Successor in Trust hereunder shall have the identical title, powers and authority as are herein given Trustee.

15. This Trust Deed and all provisions hereof, shall extend to and be binding upon Mortgagors and all persons claiming under or through Mortgagors, and the word "Mortgagors" when used herein shall include all such persons and all persons liable for the payment of the indebtedness or any part thereof, whether or not such persons shall have executed the note or this Trust Deed. The word "note" when used in this instrument shall be construed to mean "notes" when more than one note is used.

16. Before releasing this trust deed, Trustee or successor shall receive for its services a fee as determined by its rate schedule in effect when the release deed is issued. Trustee or successor shall be entitled to reasonable compensation for any other act or service performed under any provisions of this trust deed. The provisions of the "Trust And Trustees Act" of the State of Illinois shall be applicable to this trust deed.

IMPORTANT!
FOR THE PROTECTION OF BOTH THE BORROWER AND LENDER, THE INSTALMENT NOTE SECURED BY THIS TRUST DEED SHOULD BE IDENTIFIED BY CHICAGO TITLE AND TRUST COMPANY, TRUSTEE, BEFORE THE TRUST DEED IS FILED FOR RECORD.

Identification No. 710491

CHICAGO TITLE AND TRUST COMPANY,
As Trustee,
By _____
Assistant Secretary/~~Assistant Vice President~~

[X] MAIL TO: Mrs. Lorette Yamini
Assistant Vice President
SEAWAY NATIONAL BANK OF CHICAGO
645 East 87th Street
Chicago, Illinois 60619

[ ] PLACE IN RECORDER'S OFFICE BOX NUMBER _____ BOX 333-HV

FOR RECORDER'S INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE
9358 South Vernon
Chicago, Illinois 60619

86 066 477

R I D E R

Rider attached and made a part of an Trust Deed Dated February 4, 1986, between BARBARA A. PATMON ("Maker"), also known as Barbara A. Patmon and SEAWAY NATIONAL BANK OF CHICAGO, a National Banking Corporation ("Holder of the Note").

1. In the event Maker shall sell, execute Articles of Agreement for Deed, assign, convey, sell under contract of sale, lease with option to purchase, or otherwise attempt to dispose of any interest herein, or shall be divested of title or any interest herein in any manner or way, whether voluntarily or involuntarily of the premises described in the Trust Deed securing this Note, without the written consent of the Holder of the Note being first obtained, the Holder shall have the right and option to declare any indebtedness or obligations secured hereby, irrespective of the maturity date specified in the Note, immediately due and payable without notice. Holder reserves the right to charge a reasonable transfer fee in the event Holder chooses not to declare the indebtedness immediately due and payable. Inaction on the part of the Holder shall not be considered as a waiver of any right accruing to Holder on account of any default on the part of Maker.

2. The Maker shall have the right of prepayment in whole or in part at any time without notice and without penalty.

3. In addition to the monthly payments of principal and interest payment specified, the undersigned shall pay 1/12th the annual amount of the general taxes, plus 1/12th of the annual premium on each policy of insurance upon the premises with each monthly payment. In the event such payments shall not be sufficient to pay taxes or the annual insurance premium when due, the undersigned agrees to deposit on demand, such additional amounts as may be required for that purpose. All tax and insurance deposits shall be held by the mortgagee without any allowance of interest thereon.

4. THIS LOAN IS PAYABLE IN FULL AT MATURITY FEBRUARY 7, 2006. I MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE BANK IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. I WILL THEREFORE BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT I AMY OWN, OR I WILL HAVE TO FIND A LENDER, WHICH MAY BE THE BANK (SEAWAY NATIONAL BANK OF CHICAGO) THAT I NOW HAVE THIS LOAN WITH, WHO WOULD BE WILLING TO LEND ME THE MONEY. IF I REFINANCE THIS LOAN AT MATURITY, I MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COST NORMALLY ASSOCIATED WITH A NEW LOAN, EVEN IF I OBTAIN REFINANCING FROM SEAWAY NATIONAL BANK OF CHICAGO.

5. All terms and conditions of the Instalment Note securing this Trust Deed and executed simultaneously herewith are hereby incorporated herein.

IN WITNESS WHEREOF, the Maker has executed and delivered this Rider as of the day and year first above written.

BY: Barbara A. Patmon Matthews
BARBARA A. PATMON MATTHEWS

Barbara A. Patmon
Barbara A. Patmon

710452

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RIDER A

This rider is attached to and incorporated in a certain note of even date herewith (said note, including any and all riders thereto, referred to hereinafter as "Note"), made by BARBARA A. PATMON MATHEWS also known as Barbara A. Patmon ("Borrower") to the order of SEAWAY NATIONAL BANK OF CHICAGO ("Note holder"), and to and in a certain Mortgage/Trust Deed/Trust Indenture of even date herewith between BARBARA A. PATMON MATHEWS ("First Party") and Chicago Title and Trust Company (said instrument, including any and all riders thereto referred to hereinafter as "Security Instrument").

1. Adjustable Rate Provisions.

a. Interest Rate Changes/Index. Subject to the conditions of this paragraph, the interest rate on the Note shall first be increased or decreased beginning on February 7, 1991, and on the same date every 60 months thereafter (the "Change Date") so that the interest rate is 5 percentage points (the "Margin") above the Current Index.

The "Index" is the daily current yield on United States Treasury Security adjusted to constant maturity of five (5) years as made available by the Federal Reserve Board. The most recently available Index figure as of the date 45 days prior to each Change Date shall be the "Current Index."

b. Limit on Interest Rate Changes. Any change in the interest rate effective on any Change Date shall be in increments of one-eight of one percentage point. The minimum interest rate change at one time will be 5% and the maximum interest rate change over the life of the loan will be 7%.

c. Monthly Instalment Changes. The amount of the monthly instalment may change on each Change Date. Before the Change Date, the Note holder will determine the amount of the new monthly instalment by computing the amount of the monthly instalment of principal and interest then required to repay the Note at the new interest rate by the maturity date, which is 20 years after the date on which the first payment is due as specified in the Note. The result of this calculation will be the new amount of the monthly instalment. Borrower/First Party will pay this new amount each month beginning on the Change Date until said amount is again changed or the entire indebtedness evidenced by the Note is fully paid,

except that any remaining indebtedness, if not sooner paid, shall be due and payable on the Final Payment Date.

d. Notice of Change of Payment. The Note holder will mail or deliver to Borrower/First Party written notice of any changes in the amount of the monthly instalment at least 25 days prior to the Change Date.

2. Incorporation By Reference. All provisions, conditions, covenants, and agreements contained in the Note and in the Security Instrument which secures the Note are incorporated by reference, each into the other. All references to "Borrower," "First Party," and "Borrower/First Party" constitute references each to the other and to one and the same party which is.

3. Exculpation. In the event Borrower/First Party is a trustee, the Note and Security Instrument are executed by said trustee in the exercise of the power and authority conferred upon and vested in it as such trustee (and said trustee hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in the Note or Security Instrument shall be construed as creating any liability on said trustee personally to pay the Note or any interest that may accrue thereon, or any indebtedness accruing thereunder, or to perform any covenant either express or implied therein or in the Security Instrument, all such liability, if any, being expressly waived by said trustee and by every person now or hereafter claiming any right or security thereunder, and Note holder shall look to the co-makers or guarantors for the payment thereof, by the enforcement of the lien created by the Security Instrument, or by action to enforce the personal liability of any co-makers or guarantors.

4. Set Off. Upon default, Note holder may also take and apply to the loan evidenced by the Note any and all money, credit or other property of Borrower/First Party which is owed to Borrower/First Party by Note holder, whether by being on deposit or otherwise.

5. Transfer of the Premises or Any Interest Thereunder. If all or any part of the Premises described in the Security Instrument or any interest therein is sold or transferred or, if Borrower/First Party is not a natural person, if any beneficial interest in Borrower/First Party (whether legal or equitable including but not limited to a majority of stock or partnership interest) is sold or in any manner transferred, without Note holder's prior written consent, Note holder may, at Note holder's option,

declare all the sums evidenced by the Note and secured by the Security Instrument to be immediately due and payable. However, this option shall not be exercised by Note holder if exercise is not authorized by federal law. Note holder may waive such option to accelerate if, prior to the sale or transfer, Note holder and the person to whom the Premises is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Note holder. As a condition to waiving Note holder's right to accelerate, the loan terms, including the interest rate payable on the sums secured by the Security Instrument and the margin for future interest rate changes shall be subject to modification by Note holder. If Note holder has waived the option to accelerate provided in this paragraph, and if Borrower/First Party's successor in interest has executed a written assumption agreement accepted in writing by Note holder, Note holder shall release Borrower/First Party from all obligations under the Security Instrument and this Note.

6. Release. Upon payment of all sums secured by the Security Instrument and payment of the customary release fee, the Security Instrument shall be released. Borrower/First Party shall pay all costs of recordation, if any.

Dated this 4th day of February, 1986.

INDIVIDUAL:

Barbara A. Patmon Mathews

BARBARA A. PATMON MATHEWS

Barbara A. Patmon Barbara A. Patmon

State of Illinois)
) SS
County of Cook)

I, the undersigned Notary Public do hereby certify that BARBARA A. PATMON MATHEWS, personally know to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the foregoing instrument as her free and voluntary act, for the purposes heretofore set forth, including the release and Waiver of the right of homestead.

Given under my hand and seal this 4th day of February, 1986.

Beatrice Lubitz
Notary Public

Commission Expires: 5/25, 1987.

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