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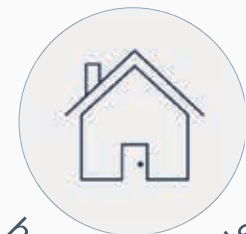
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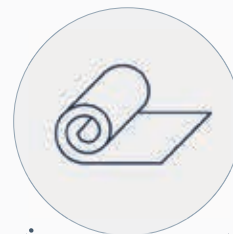
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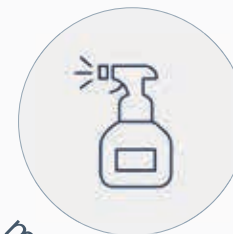
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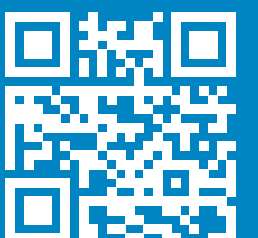


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Ali Kucharzak
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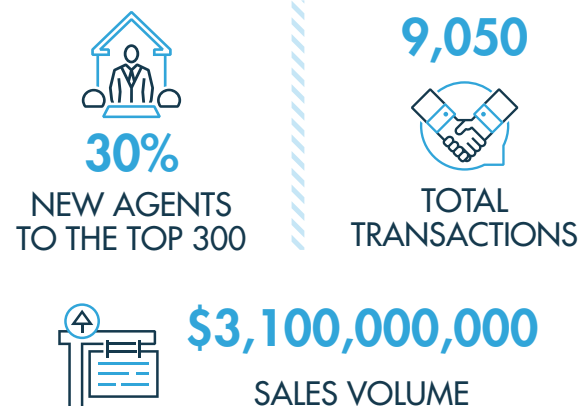
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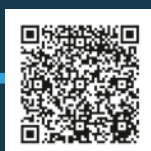


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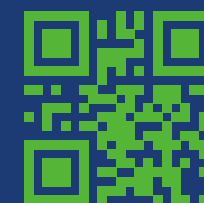
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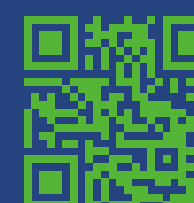
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Michelle Jacinto

OF DIRECT MORTGAGE LOANS



A LABOR OF LOVE: HOW Michelle Jacinto BUILT A LENDING LEGACY THROUGH SERVICE, MENTORSHIP, & HEART

BY ALI KUCHARZAK
PHOTOGRAPHY BY MELINDA NICOLE PHOTOGRAPHY

For more than 26 years, Michelle Jacinto has been helping people achieve their dream of homeownership. As Lead Loan Officer and Branch Manager for Direct Mortgage Loans, she has closed well over 4,500 loans throughout her career. But these days, Michelle's greatest accomplishment isn't just measured in loan volume. It's measured in the people she's helping develop along the way.

"I wanted to build a team," Michelle says. "I've been working on that vision for more than 10 years. It has been a labor of love."

Building that team didn't happen overnight.

"I've had to do a lot of searching to get the perfect team," she states.

Today, Michelle leads a team of 11 employees and has created a culture focused on growth, mentorship, teamwork, and service. While she once spent most of her energy focused on expanding her own production, her priorities have evolved to include the cultivation of confidence, knowledge, leadership, and success among her team.

"It's been such a refreshing and rewarding change in my career," she says. "I'm now working to bring up young loan officers in the business."

Her commitment to mentorship is already paying dividends. Five of her team members have become licensed loan officers and are now successfully

helping clients secure financing of their own.

"I became a manager by accident," Michelle says. "When I was an independent loan officer, I wore all the hats. When I became the manager of my branch, the busier I became, and the more my team grew. It was such an exciting time. As my dream team was hired, the more people I was able to serve."

That servant-minded approach has become the foundation of her success.

A Foundation Built on Determination

Long before she entered the mortgage industry, Michelle's path looked very different.

After graduating high school, she enlisted in the United States Army, where she served for three years. Military service remains one of the most influential experiences of her life.

"My military service is a big part of the foundation of who I am," Michelle says.

Service runs deep in her family. Her father served in the Air Force, and her grandfather served in the Navy. During her time in the Army, Michelle was stationed at Fort Bragg and later deployed to Egypt's Sinai Peninsula as part of the multinational peacekeeping force supporting the treaty between Egypt and Israel through the United Nations.

She says, "One of the really cool things about being in the military is that you are given opportunities to see



and experience things you never imagined.”

The military helped develop the discipline and resilience that would later fuel her entrepreneurial journey.

“I’ve always had an entrepreneurial side,” Michelle says.

Eventually, Michelle returned to Indiana, where she was introduced to the mortgage industry, a career that would ultimately become her calling.

“I’m extremely tenacious and I don’t give up easily,” she says. “Everything is ‘figure-outable’ and I am very solution-oriented.”

That mindset has carried her through countless market shifts, industry changes, and business challenges over the past two decades.

Family and Business Go Hand in Hand

For Michelle, business has always been a family affair.

Her husband, David, is also a veteran. He is a Marine and has been a Realtor for over 10 years. This gives the couple a unique perspective on both sides of the transaction.

Despite working in closely related industries, they’ve found a balance that works.

“We run our businesses independently,” she says. “He doesn’t give me too much advice about how to run my business, and vice versa. It’s how we’ve remained married for 23 years.”

Still, David’s real estate experience gives him an appreciation for the

complexities of lending & he understands Michelle’s crazy schedule.

“He has a unique understanding of what happens behind the scenes in lending,” Michelle explains. One of our greatest joys is being able to assist fellow veterans in their journey to purchase a home. VA loans are my absolute favorite loans to get to the closing table.”

The mortgage business is deeply woven into Michelle’s family life. Her daughter Ashley (19) is currently working toward obtaining her loan officer license, continuing the family’s involvement in the industry. Michelle and David are also parents to David (31) and Brandon (22). Their nephew, Tristan (20), rounds out the household. Their grandson, Tate (3), lives in Colorado and is their pride and joy.

Family remains at the center of everything Michelle does.

Creating Experience People Remember

If you were to ask Michelle about her latest obsession, she won’t hesitate:

“Dutch Bros,” she says with a smile.

Surprisingly, it’s not just the coffee that keeps her coming back.

“I love the Golden Eagle, but honestly, it’s the vibe.”

Most people dislike waiting in line but Michelle enjoys it. “No one loves lines, but I love THAT line”, she says. “The people are so energetic.”



For Michelle, Dutch Bros represents something bigger than a beverage. It’s a lesson in customer experience.

“They make you feel something,” she explains. “It’s their energy. It’s their positivity. It’s the way they present the product.”

She strives to create that same feeling for her clients and referral partners.

“I want them to feel our knowledge, energy, care, warmth, service, and positivity through the phone,” she says.

That philosophy influences everything from how her team communicates to how they guide borrowers through challenging situations.

“We don’t ever say no,” Michelle explains. “We say, ‘Not right now,’ because we don’t want to close the door.”

It’s a subtle distinction, but one that reflects her belief that everyone deserves an opportunity and a path forward.

Advice for the Next Generation

Having built a successful career, led thousands of clients through the mortgage process, and developed a growing team of professionals, Michelle has simple advice for those entering the industry.

“Don’t do it for the money,” she says. “Do it for the love of helping people. The rest will come.”

It’s a message that perfectly captures who Michelle Jacinto is at her core.

Whether she’s mentoring loan officers, helping first-time homebuyers navigate financing, supporting Realtors, or creating opportunities for the next

generation—including her own daughter—Michelle remains committed to service above all else.

When she’s not working, you’ll likely find her spending time with family, relaxing, or attending concerts. But even in her downtime, the values that have defined her career remain constant: positivity, persistence, and people-first leadership.

After more than 26 years in the mortgage industry, Michelle’s success story isn’t simply about the thousands of loans she’s closed. It’s about the lives she’s impacted, the professionals she’s mentored, and the culture she’s built.

And if you ask her how she accomplished it all, the answer is simple: “Everything is ‘figure-outable.’” 🦅

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For decades, Fidelity National Title has been a trusted partner to Northwest Indiana’s real estate community, providing title insurance, escrow, closing, commercial services and construction disbursing services. Backed by the strength of a national organization and a commitment to local service, Fidelity works closely with Realtors, lenders, builders,

attorneys, buyers, and sellers to help ensure smooth, successful transactions.

What sets Fidelity apart is its people. The Northwest Indiana team is committed to being more than a title provider—they serve as trusted resources for their clients, offering education, technology, marketing support, and solutions that help real estate professionals grow their businesses.

CHRISTINE BANTER

SALES MANAGER, AVP

How long have you been in the industry? What do you enjoy most about your career?

I celebrated my 15th anniversary with Fidelity National Title this year. Fidelity has been incredibly good to me, providing opportunities for growth, leadership, and professional development. What keeps me passionate about this industry is the variety, the challenges, and most importantly, the relationships I’ve built with residential and commercial real estate professionals, including agents, lenders, builders, attorneys, investors, commercial brokers, business owners and developers throughout Northwest Indiana and beyond.

What’s a “lightbulb moment” you’ve had in your career at Fidelity National Title?

I realized early on that real estate professional don’t need another vendor—they need a true partner. My greatest value isn’t just providing title services; it’s helping clients grow through ideas, resources, technology, training and support. I believe in listening to my clients. Many of our best improvements have come directly from client feedback, and those insights continue to help us deliver a better experience.

Given what you know now, what advice would you give to someone just starting out in the industry?

Focus on relationships before transactions. Learn the business, stay curious, ask questions, and never stop learning. The people who succeed long-term are the ones who genuinely care about helping others and consistently look for ways to provide value. Also, embrace change—technology and innovation are transforming our industry, and those who adapt will thrive.

Beyond transactions, what’s a personal connection or memorable interaction with a client or colleague that still sticks with you?

The relationships that have grown into true friendships are what stand out most to me. I’ve had the privilege of working with some clients for more than a decade and watching them build successful businesses, celebrate milestones, and overcome challenges. Being trusted as part of their journey is something I never take for granted, and those long-term relationships mean far more to me than any single transaction.

Describe a time you felt truly proud of the work you did at Fidelity National Title.

Since joining Fidelity National Title in 2011, I have consistently been recognized as one of the top-performing sales representatives in Indiana, including achieving the top sales representative position. One especially meaningful recognition was being named the 2018 Affiliate of the Year by the Northwest Indiana REALTORS® Association (NIRA). To be recognized by the people I work alongside every day was truly an honor. None of these accomplishments would have been possible without the incredible team at Fidelity National Title, whose support has played a major role in my success.



Christine Banter

What’s a fun fact about you that most people at Fidelity National Title probably don’t know?

My birthday is on Halloween—even though I’m not a fan of haunted houses or horror movies. I’m also a big Marvel fan and love following the movies and characters. Whether it’s Marvel movies, pickleball, or finding new ways to help my clients, I tend to dive all in when I’m passionate about something.

When you’re not busy with work, what’s your go-to activity for unwinding and recharging?

I love being outdoors. Whether I’m playing pickleball, walking with my dogs Milo and Bailee, exploring the Indiana Dunes, biking Northwest Indiana’s trails, or spending time with family, those activities help me recharge and bring balance to a busy schedule.

What’s a local gem or hidden spot in our community that you love and would recommend to anyone?

The Indiana Dunes, especially Trail 7. Between the wooded trails, dunes, and views of Lake Michigan, it’s a place where I can truly recharge. I also love Northwest Indiana’s bike trails, which offers incredible opportunities to enjoy the outdoors. We’re fortunate to have such beautiful natural landscapes and recreational opportunities right in our own backyard.

Tell us about your family.

Family means everything to me. I love spending time with my family, especially during the holidays, and one of my favorite things is continuing Christmas traditions while creating new ones with my nieces and great-niece. And, of course, my dogs Milo and Bailee, are part of my family too—they always keep life fun and make sure there’s never a dull moment.



Julie Deal



Be consistent in what you’re doing and always respond to your customers immediately.”

Beyond transactions, what’s a personal connection or memorable interaction with a client or colleague that still sticks with you?

One of my most memorable client interactions became even more meaningful after she passed away. I realized how much I valued our lunches together, her friendship, and the knowledge she shared with me over the years. Her impact on my life and career had a lasting impact.

Describe a time you felt truly proud of the work you did at Fidelity National Title.

I received the Affiliate of the Year for the LaPorte County Association of Realtors Award.

What’s a fun fact about you that most people at Fidelity National Title probably don’t know?

Whenever I visit my grandson and family in Alabama, I love taking my side-by-side or 4-wheeler out for a ride and spending time mudding. I enjoy every minute of it!

When you’re not busy with work, what’s your go-to activity for unwinding and recharging?

Working in my garden and endurance walking.

Tell us about your family.

I’ve been married to my husband Eric for 15 years and we’ve been together for 24. I have one son and one grandson who are my whole world, along with my husband. I also have two brothers.

TOM DONOVAN
SALES EXECUTIVE

How long have you been in the industry?

What made you get started?

I started my career in 1985 and have served in multiple roles from Coordinator, Sales assistant, Manager to Sales Representative in the title industry. My neighbor worked at a title company in the HR Department and suggested I send her my resume. At the time, I did not even know what title insurance was, but I got the job and have been learning ever since. It has been a challenging and yet rewarding career.

What do you enjoy most about your career?

I enjoy building trust and strong relationships with real estate professionals, focusing on communication and solution-focused teamwork. At the end of the day, I want customers to have a pleasant experience.

What’s a “lightbulb moment” you’ve had in your career at Fidelity National Title?

I often say, “Every deal has its own personality.” The players change with each transaction and that makes every deal unique. When you have the opportunity to work closely with a great team and have solid processes in place, along with some creative solutions to difficult deals, this provides an unforgettable closing experience. Ultimately, we get the deal closed!

Given what you know now, what advice would you give to someone just starting out in the industry?

Focus on hard work, dedication, and building trust with clients through consistent communication and a solutions-oriented mindset.

Beyond transactions, what’s a personal connection or memorable interaction with a client or colleague that still sticks with you?

It is truly rewarding to work with professionals in the real estate industry that care about people. When people purchase their first home and you see the tears and look of happiness on their faces, it provides a sense of accomplishment. Also, some customers have become partners and even friends.

What’s a fun fact about you that most people at Fidelity National Title probably don’t know?

I owned a horse for 6 years prior to getting married.

When you’re not busy with work, what’s your go-to activity for unwinding and recharging?

I enjoy traveling, tennis, pickleball, and riding my bike.

What’s a local gem or hidden spot in our community that you love and would recommend to anyone?

I enjoy going to Prime in Crown Point. Good food, drinks, and people. I call it my “Cheers.”

Tell us about your family.

I have been married to my wife Jennifer for 29 years and enjoy spending time with my family. We have two young adult children who are currently getting acclimated to their careers. I also love travel adventures and discovering new food experiences.



Every deal has its own personality.”



Tom Donovan

JULIE DEAL

AVP AND SALES EXECUTIVE

How long have you been in the industry?

I’ve been in the industry with Ticor/Fidelity for 40 ½ years.

What do you enjoy most about your career?

Building strong, lasting relationships with Realtors, Lenders, and Builders and being a trusted resource for the business. I love being out in the field, connecting with people and helping them grow their business, especially by providing excellent tools and resources. It’s very rewarding to play a role in their success.

Given what you know now, what advice would you give to someone just starting out in the industry?

Be consistent in what you’re doing and always respond to your customers immediately. That really goes far with them.



Jill Sanborn

JILL SANBORN
SALES ASSISTANT

How long have you been in the industry?
I have been in the title industry for 9 years and have worked in escrow, order entry, and currently in our sales department as an assistant.

What do you enjoy most about your career?
I enjoy working with my peers but more importantly I am grateful to be able to work with real estate agents.

Beyond transactions, what's a personal connection or memorable interaction with a client or colleague that still sticks with you?
Knowing that buying or selling a house is one of the biggest transactions in a person's life, I take pride in knowing that we do everything we can to make it as seamless as possible for all parties involved. I also get excited when we are able to work with an agent, whether that be a new or a seasoned agent, and help them learn how to help their business and grow in the industry.

When you're not busy with work, what's your go-to activity for unwinding and recharging?
I enjoy spending time with my family or sitting down with a good book.

Tell us about your family.
My family of 4 has grown to a family of 7 in the past ten months. My son and daughter-in-law were married last August and had their first child, Adaline, on June 7, 2026. My daughter and son-in-law were just married this past April. 🍷

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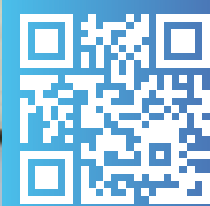


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BUILT BY RESILIENCE:

THE REAL STORY OF MEGAN MELLIS

She didn't take the safe road. She chose purpose over comfort and determination over doubt.

Megan Mellis was, by every conventional measure, exactly where she was supposed to be. As a practice administrator overseeing two facilities for a group of twelve orthopedic surgeons, she had the title and stability that checked all the right boxes. But something was missing.

“COVID happened, and I just really did some introspecting,” Megan recalls. “I always had a strong interest in real estate and I love building relationships and helping people. So I thought, there’s no time like the present. I’m doing this.”

She took an accelerated real estate course while still working at the practice, then, in 2021, walked away from her corporate salary to work full-time in real estate. The financial shift was real, and so was the doubt from people around her. “The initial feedback from family was skepticism. I was leaving a very stable career to start something brand new in my late 30’s with two small kids. But if there’s anything that fuels me, it’s people doubting my potential. I made the decision to go all in and that’s exactly what I did,” she says.

Now in year four, Megan has closed almost 25 million in sales entirely through referrals. Not a single lead was purchased from Zillow or any third-party platform. Just relationships, reputation, and results.

Born and raised in Cedar Lake, Megan is woven into the fabric





and her brother. Her parents divorced early. Her childhood was marked by hardships that tested her resilience from an early age. Rather than let those circumstances define her ceiling, she let them define her drive. “You could become a product of your circumstance, or you could be a product of your decisions.”

That hyper-independence is her greatest strength, held with self-awareness. She shares her story because the lessons earned through adversity make her exceptional at what she does. “I can relate, and I have such empathy for so many different situations,” she says. “I’ve helped so many single moms find a home. I’ve helped people through divorces, through death. I may have been the only steady person during that 30 to 45 day period that they had to talk to.”

That’s not a sales pitch. That’s a calling.

of Northwest Indiana. She serves Lake and Porter Counties and has been recognized as a 20 Under 40 honoree in NWI. But what drives her isn’t the recognition; it traces back to the little girl who was determined to beat the odds.

“I learned very early on that if I wanted a life worth living, I would have to build it myself.” Her mother worked long hours waitressing to provide for her

multiple offers and buyers barely catching their breath before a deal closed. Then it shifted in mid-2022, and agents who’d coasted on momentum suddenly had to show their value. Megan had already been building hers.

She was among the first agents in her market to pioneer cinematic storytelling through video, capturing what it feels like to live in a town, not just what a house looks like. She also made a deliberate choice that set her apart: radical transparency. “I put out content showing the good, the bad, and the ugly, like what an inspection can look like, what can go wrong.” Her job, she says, is not to manipulate or convince someone to buy a home. “My job is to educate and guide my clients through one of the biggest emotional decisions of their life. My business is rooted in serving my clients; providing clarity, protection, and peace of mind. That will always be the core of my business.”

As a mom to two boys, ages six and nine, she’s woven work and family together rather than keeping them separate. Her sons have been to showings and heard the phone calls. They know why they get to travel to baseball tournaments and go to carnivals. “I try to teach them the why,” she says. “I want to show them you don’t have to choose between being successful and being the best parent. You can do both.”

Outside of real estate, Megan credits much of her balance and strength to the support system she’s built at home. “Real estate is a very demanding career and I am incredibly grateful to have found the most supportive, best friend and life partner in my boyfriend, Mike,” she says. “We approach life as a team.” In the little free time they have, the two enjoy traveling and working out



I PUT OUT
content SHOWING THE GOOD,
THE BAD, AND THE UGLY.

together, building a healthy lifestyle amid the nonstop pace of the industry. Mike has become invested in Megan’s clients and often follows along with her deals right beside her. “He’ll randomly text me and ask if my clients were excited their offer got accepted,” Megan says with a laugh. “Some days real estate takes more than it gives, and he’s my steady anchor through it all.”

Her three rules for any agent entering this business: don’t lose sight of your morals, be honest and have integrity, and serve others. “If you are not in this to serve others, you’re not going to make it,” she says. “If you are viewing this as a sales position, you’re not in it for the right reasons, and it will translate.”

Megan Mellis doesn’t measure success by sales volume. She measures it by whether the people she served felt cared for.

“Want a life worth living? You have to believe in yourself.” She learned that early. She lives it daily. ■

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Head Down, Building Up:

The Story of
Larita Thomas

Ask Larita Thomas how she learned her team had cracked the top 100 in their brokerage nationally, and she'll tell you the truth: she wasn't looking. "I kind of just had my head down working," she says. "I didn't think it was going to be possible, honestly."

No campaign for the title, just the quiet astonishment of looking up and realizing the work had built something extraordinary.

That approach has defined Larita's career. While industry recognition has followed, her focus has remained on serving clients and building relationships. Today, she leads a team that helps more than 130 families each year throughout Indiana and Illinois, making her a trusted resource for homeowners, buyers, investors, and referring agents alike. Recognized

among the top 1.5% of real estate professionals nationwide by RealTrends since 2021, Larita and her team have also earned the Altitude Award for teams closing between \$20 million and \$50 million in annual sales volume for two consecutive years. But ask Larita what she's proudest of, and the sales figures barely make the list. "Everyone deserves professional

representation," she says, and that conviction is the reason the team exists.

As her business grew, so did the number of people seeking her guidance. What began as helping friends and family navigate the real estate process evolved into a team serving clients throughout Indiana, and Illinois. Today, Larita is known not only for her

production, but for her ability to navigate complex transactions, build lasting relationships, and serve as a trusted resource for both clients and referring agents. Whether assisting a family relocating across state lines or collaborating with industry partners to solve challenges, her focus remains the same: helping people move forward with confidence.





That instinct to see the gap, and build the bridge is what turned Larita from a maxed-out solo agent into a team leader. “I was at my breaking point” she admits.

“I couldn’t handle all of it myself.” She wanted people who shared her mission, not a roster padded for size. The agents she brought on describe a leader who is both

demanding and generous. “Larita’s leadership style is a mix of transformational and democratic,” says team member Devin Burks, who joined in November 2024

carrying a production goal he hadn’t hit in his first two years in the industry and who doubled his production his first year on the team before hitting the team’s minimum benchmark by the second quarter of year two.

That kind of growth doesn’t happen by accident; it’s the entire point of how she runs things. Larita is, by her own admission, militant about her calendar, time-blocking everything from client calls to her daughter’s track meets. Team member Dierdra Shittu puts it simply: “She doesn’t just focus on transactions; she focuses on developing people.”

That focus on people extends to how she leads, not just what she expects. She runs weekly accountability meetings and has built an internal system to understand how each of her agents learns best.

“What stands out most is her willingness to help others, she celebrates wins, provides guidance, and creates an environment where people are motivated to succeed” says Veronica Hinton.

“Her leadership style is direct yet relaxed,” says Lonzetta McKennie Henderson, another team member, who points to something less common in this industry: Larita’s willingness to admit when she’s wrong. She isn’t interested in appearing infallible. She’s interested in the team actually working.

Four agents, four vantage points, one throughline: a leader who builds people up



“

SHE DOESN'T JUST FOCUS ON
TRANSACTIONS; SHE FOCUSES ON
DEVELOPING PEOPLE.”



LTG team members left to right: Devin Burks, Dierdra Shittu, Larita Thomas, Veronica Hinton, Lonzetta Mckennie-Henderson

without ever losing sight of where the team is headed.

Underneath the structure of the accountability meetings, the annual team goal for community events, and the

“YOU HAVE TO HAVE A **VALUE** ADD BEYOND JUST OPENING DOORS.”

deliberate study of how everyone learns, there is a woman who measures her own life by a far simpler metric. “Being able to not miss an event for my daughter,” she says when asked how she defines success outside the office. “Being able to show up for the people around me. I wasn’t able to do that while working a regular job.” Her daughter is an elite sprinter, and hurdler who helped her freshman relay squad make Illinois history by winning the state title in the

4x200. Larita is there for the track meets with a laptop under her arm because the work travels with her.

That same instinct shows up in client appreciation parties that started with two bowling lanes and now take over an entire venue.

The focus on client appreciation is deliberate because, as Larita explains, “The people who supported a transaction behind the scenes rarely get thanked publicly.”

It shows up in the estate planning workshops, community homebuying and workshops her team host annually. And it showed up most recently on a high school career panel, where she offers summer internships to students still deciding what’s possible for their lives.

One told her nobody in his family had ever earned six figures, and he wanted to be first. “I almost cried,” she says. “Because I remember being in that same position.”

That memory of starting from nothing, of building something no one handed her, is the quiet engine behind the rankings, the certifications, the dual-state footprint.

When asked what it actually takes to survive in this business long-term, she doesn’t flinch. “You have to have a very strong stomach. You have to be able to have difficult conversations. Consistency is critical. You absolutely have to be financially disciplined.” Then, the line that separates her from agents chasing a quick close: “You have to have a value add beyond just opening doors.”

Larita Thomas has spent eight years serving her clients, families seeking access to homeownership, and the people she leads.

She is not chasing the scoreboard. She’s bridging the gap, one family at a time. ▀

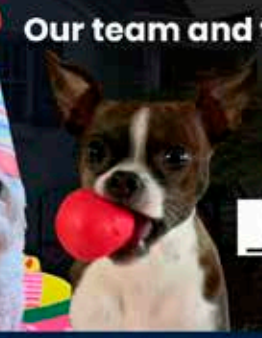
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