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JULY 2026

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Ludwick

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REALTOR[®] Spotlight
NATALIE PIERSON

Standout REALTOR[®]
LINDSEY CRISANTI

Partner Spotlight
ERIN WAYNICK
PHOTOGRAPHY

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COVER STORY

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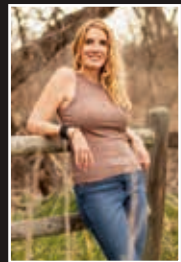
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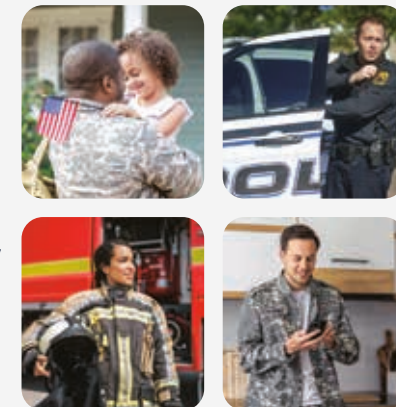
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ERIN WAYNICK

ERIN WAYNICK
PHOTOGRAPHY



With a calm eye and a knack for catching people as they truly are, Erin has a way of making the camera feel a little less intimidating and a lot more natural. One of our talented Real Producers team photographers, she moves between real estate, portraits, and branding work with ease. Here, she shares how it all started, what keeps her inspired, and the simple philosophy behind the way she sees the world through her lens.

THE MOMENT MAKER

PHOTOS BY MATTIA WAYNICK (UNLESS OTHERWISE NOTED)

Q: What is your origin story?

A: Although I have loved photography since middle school, it became real for me when I moved to Newport News, Virginia, and earned my degree in photography. But I really began building my business when I moved back home to Fort Collins in 2016.

I truly owe much of my career to the communities around me—the one I grew up with here in Fort Collins and the ones I've built since coming back. Being part of TEAM Referral Network helped me officially launch my full-time photography business in 2021. For the past two years, the *NoCo Real Producers* community has helped reignite my love for portrait photography. I've met so many incredible people through both networks. My business has naturally grown into a balance of real estate and portraits, and I've also started expanding into branding sessions.

On a personal level, photography has shaped my life in ways I never expected. I met my husband through a shoot. He is a woodworker and needed photos for his website. Friendship happened naturally, and now we've built a life together with our kids here in the same community that helped me get started.

Q: What do you bring to the table that no one else can, and why do clients love it?

A: I bring a very natural, adaptable approach, but I also know where my strengths are and where collaboration makes things better. A big shift in my business came from partnering with my friend, Bri, who's a home inspector and also handles all my aerial photography. I had



originally planned to do it myself, but it wasn't my strength. Collaborating has allowed me to offer more to my clients while staying focused on what I do best. Overall, my goal is always the same—to make things feel comfortable, natural, and authentic, which is what clients connect with most.

Q: Who are your dream clients, and how do you keep them coming back for more?

A: My dream clients are people who value connection and trust the process. The clients who

come back understand that photography plays a big role in how a space or a brand is perceived. They want consistency, quality, and someone they can rely on. I keep things simple with clear communication, reliable turnaround, and an easy experience. When people know what to expect and feel taken care of, they come back.

Q: Have you had an “aha!” moment that changed the game for your business?

A: One of the biggest shifts for me was realizing I didn't have to do everything myself.

Leaning into collaboration and focusing on my strengths allowed me to grow more sustainably while still offering a full experience to my clients.

Q: Who's been your biggest cheerleader or mentor, and what's the one nugget of wisdom you'll never forget?

A: Of course, my amazing family has always had my back and encouraged me to keep going during my lowest moments. A lot of my support has also come from the community around me—other creatives, clients, and

networking groups. I have an amazing coach, Stephanie Schoolmeester, through the Rise of the Soulful CEO program. She and my previous coach, Christa Barre, showed me that I need to be in my flow, not constricted by the ideas of what I think an entrepreneur should look like. When I am in my flow, the magic happens. The advice that has stuck with me is simple: Showing up as my authentic self allows my clients to do the same. I strive to be a safe place for everyone I work with, which keeps clients coming back.

“
You learn so much more by doing, and the things that make you different are usually what set you apart.”

Q: Every business hits bumps in the road. What's been your biggest challenge, and how'd you tackle it?

A: Balancing everything—especially during busy seasons—has been one of my biggest challenges. For a while, I was reacting to my schedule instead of running it. I've started building more structure into my weeks, setting aside time for editing, planning, and creative work. It's still evolving, but that structure has

helped me stay consistent without burning out.

Q: How do your values show up in your day-to-day work and client relationships?

A: I value authenticity, reliability, and respect. I want clients to feel comfortable and never rushed. I want communication to be clear, and I want the final images to feel honest while still polished. In real estate especially, keeping things realistic matters because buyers can tell when something feels off.

Q: Trends, tech, and ever-changing needs—how do you stay ahead of the curve?

A: I stay aware of trends, but I don't chase all of them. I'm working on video now and taking it slow. In real estate photography, enhancing an image without overdoing it is important. I focus on keeping things clean, natural, and consistent while slowly incorporating new techniques where they make sense.

Q: If you could whisper one piece of advice to someone starting out—or even to your younger self—what would it be?

A: Don't wait until you feel ready. Like my friend Jen from Renegade Motherhood says, “Build the plane in the air.” Don't wait until everything is perfect—just start. You learn so much more by doing, and the things that make you different are usually what set you apart. I've always said, “I'm not an entrepreneur; my brain doesn't work that way.” But here I am—10 years in and five years full-time. We all find our own way of working, and for me, staying in a flow state is what works best. I don't overthink it—I move with it, and so far, it's been magical. 🍀



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Lindsey Crisanti

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When Lindsey Crisanti walks homes with clients, he does more than comment on square footage, beds and baths, and the property's amenities. He advises buyers on whether walls are movable and whether cracks are cause for concern. He offers rough estimates for roofs and remodels and looks for issues that may be red flags for future headaches. He brings this specialized knowledge from eight years working for a new homebuilder and a decade in commercial construction. "Knowing how homes and buildings are constructed is a nice feather in my cap," he shares.

Born and raised in Longmont, Colorado, Lindsey graduated from Colorado State University with a degree in construction management. Right out of college, he went to work for Ryland Homes, one of the nation's largest homebuilders at the time. (Ryland merged with Standard Pacific Homes in 2015 to form CalAtlantic Homes, which Lennar Corporation acquired in 2018.) Lindsey then spent 10 years in the commercial world, specializing in small buildings and restaurants, before earning his real estate license in 2018.

His first year in real estate was strong. As a local who had worked in an adjacent industry for 18 years, he had cultivated a strong network of people who knew, liked, and trusted him. He's stayed in touch with many of the homeowners from his Ryland days, and

when they want to sell, they call him to be their agent. "I've been able to sell four of the homes I'd built," he notes. His many construction contacts also round out his pipeline. "My wife, Nichole, and I are also very social," he adds. "We have a big sphere." Nichole works in mortgage lending, and the couple often share clients.

"Because we are our own bosses, having a structured regime of learning and staying in touch with our sphere of influence is critical."

Still, Lindsey comments that his success comes from doing what most agents do: staying in flow with his contacts; conducting market analyses; meeting for coffee, cocktails, and meals; and staying sharp and focused. He explains, "Because we are our own bosses, having a structured regime of learning and staying in touch with our sphere of influence is critical."

Lindsey leverages social media as a marketing tool and aims to leave his contacts with a real estate takeaway whenever he can. Sometimes, he's the one who takes something with him. In 2024, he worked with a gentleman who had a small budget in a low-inventory market. The man happened upon an old, dated home and asked Lindsey to show it to him. "He loved that house, and for him, it was beautiful, and he wanted to make it his own," Lindsey says. "You would have thought he'd bought a mansion. He was thrilled to own a home."

Lindsey carries that story with him for perspective as he works with clients whose budgets tend to range from \$300,000 to more than \$1 million. He has a recent affinity for first-time homebuyers and their gratitude. "They

Built for Real Estate

STORY BY JACKI DONALDSON
PHOTOS BY ERIN WAYNICK,
ERIN WAYNICK PHOTOGRAPHY
(UNLESS OTHERWISE NOTED)





don't know real estate, so they trust the process and allow me to guide them," he mentions.

Real estate is an extremely rewarding career for Lindsey. "In the end, knowing I gave 110% is the best," he states. "Making clients happy is what it's all about." Lindsey's satisfied customers keep coming back, and for the past two years, he's seen his referrals grow. "That natural business is great," he shares. "I'm not paying for or chasing it, which is the cherry on top and tells me I'm doing a good job."

Success for Lindsey means doing well enough to help support his family while having some freedom, too. "When you work hard, you can also take some time off and enjoy it," says the avid fly fisherman and lover of the outdoors who likes to hunt, hike, and



Photo provided by Lindsey

camp. He also cherishes family time with Nichole and his son, a University of Colorado graduate who works in the lending business, and his daughter, a senior at the University of Kansas and a talented artist.

Lindsey's plan for the future is straightforward. "I am focusing on continually growing my business while leveraging new technology, targeted marketing, and my local sphere," he shares. With his business expanding year after year since 2018, he is clearly on the right track. ▾

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BY SEAN DOUGHERTY | RE/MAX ALLIANCE

Ask Sean:

YOUR REAL ESTATE QUESTIONS ANSWERED

“I just got a call to help someone buy a multi-million dollar property. Woohoo! Now, how do I get on WhatsApp to chat with them?” (and other common scams in the real estate industry)

We have all heard agents in the office talk about the heavy influx of these promising phone calls. And we all know that these calls are almost always scams. But why do scammers take such action if it doesn't seem to lead to them stealing money?

Their tactic is called the pig butchering scam—scammers “fatten up” victims by building personal trust before “slaughtering” them by stealing their money. To more easily explain this scam, I've pulled the following information from the National Association of REALTORS®:

- **The Payout:** Victims collectively lost an estimated \$15 million, with some individual agents losing nearly \$1 million in retirement or personal savings.
- **How It Works:** Fraudsters pose as wealthy buyers and build trust via daily FaceTime calls or messaging, later claiming they built their wealth through cryptocurrency. They encourage agents to make small, seemingly profitable trades on fake crypto platforms, then pressure them into investing much larger sums before vanishing with the funds.

- **Industry Trend:** Scammers target the real estate industry because agents deal daily with high-value transactions and are known to have access to capital.
- **Total Cybercrime:** While pig butchering remains a major threat to professionals, total cyber-related real estate losses overall (including wire fraud and rental scams) hit \$174 million in 2024.

Other prevalent scams include:

- **Emails from potential buyers asking you to join a Zoom call,** a platform that easily allows spouses to join. The Zoom call is a way for scammers to hack into your computer and steal your information (including all of your clients' confidential information). Just don't do it.
- **Land scams,** in which “sellers” contact you to sell their land, usually at below market value to ensure a quick sale. These scammers are taking advantage of sellers who live out of state or of an owner who has recently passed away, and then they sell the property quickly and prove ownership through a fraudulent, but recorded, Quit Claim Deed. Ask questions, get copies

- of driver's licenses, and explain about the many scams out there. For land, find the sellers' contact information independently and ask whether they're selling.
- **Wire fraud phishing schemes.** Scammers have gotten very good at wire fraud lately. The best advice I can give is to hammer home to your clients that they should not take wire instructions from an unsolicited email or phone call, but to call you if they have a question or concern.

Note: The Colorado Legislature has recently passed SB26-198, an AI bill that protects our ability to use Forewarn and other identity verification applications. Use these apps to protect yourself and your clients!

As I recently heard on NPR, be paranoid. If it sounds too good to be true, it probably is. And don't be embarrassed if you've gotten scammed—call your broker immediately to try to stop the damage!

Please note that I am not an attorney, nor have I ever been one. This information should not be considered legal advice. If you have a specific situation, you should call your broker or an attorney immediately.



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Ashley Dawson Joins First American Title

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Ashley has over 20 years of experience in the title industry, handling everything from residential closings to complex commercial transactions. Her background includes short sales and bank-owned properties, giving her the expertise to navigate even the most challenging deals with confidence.

A Greeley native, Ashley is deeply connected to the Northern Colorado community she serves. Outside of work, she's a proud mother of three and spends much of her free time at the ballfields with her sports-loving family.

Ashley is committed to delivering strategic guidance with a personalized approach and looks forward to assisting you at First American for your next closing.

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Natalie Pierson

Focal Real Estate Group

STORY BY KATE SHELTON
PHOTOS BY AUDREY ROYBAL, BLUE PHOTOGRAPHY

Beyond *the* Blueprint

“I am probably what you’d consider a low-profile agent,” says Natalie Pierson, a broker associate at Focal Real Estate Group. “I got an email that said I was ranked as one of the top agents in Northern Colorado, and I deleted it. I didn’t think it was real. When the second email came, I asked my managing broker about it. He laughed and told me it was legitimate. I was shocked. I am rarely on social media. I don’t do a lot of marketing. I don’t track my numbers. I do real estate unconventionally. I never thought I’d be at the top.”

Natalie is redefining success in real estate. As a busy mom of twins, she balances school drop-offs with client calls and closings, building a thriving business without relying on the traditional playbook. Rather than following sales scripts or industry must-dos, she’s embracing this season of life fully. By prioritizing people, flexibility, and a genuine work-life balance, Natalie has proven that a more human-centered approach isn’t just possible; it’s powerful.

Just after high school, Natalie moved to Colorado to be closer to family. Not long after, she met her future husband, Jake. Natalie graduated from the University of Northern Colorado with a teaching degree. Instead of heading to the classroom, she joined her husband’s longstanding family concrete business. She worked in the office in various roles for more than a decade.

When Jake and Natalie’s twins were born in 2018, Natalie decided to pursue something new. “I wanted to do something I could make my own while having the flexibility of being at home with my kids and family,” she shares. Natalie got her license in 2021 and began building a business that allows her to show up for her clients and her children.

Reflecting on her early days, Natalie shares, “When I went to real estate school, they didn’t teach me much about how to run a business or how to set up systems. I started by doing all the things you’re supposed to do, like work all the time and say yes to everything. Before long, Natalie realized that she couldn’t—and didn’t want to—fit the traditional mold. “A lot of new agents, including me, feel an intense pressure to perform,” she explains. “You’re supposed to always be looking for the next transaction, the next clients, the next deal. It was exhausting and took a toll on my family. I didn’t want to run my business that way and created an approach that works for my family and me.”

Natalie deliberately shaped her business into something sustainable. She moved to a smaller, more boutique brokerage, Focal Real Estate Group. She wasn’t stepping back; she was stepping into a model of real estate that felt more intentional, balanced, and deeply human.

Natalie chose Focal Real Estate Group for its honesty and lack of pretense—no pressure, no gimmicks, just straightforward guidance and real support. That philosophy mirrors how she runs her business: grounded, client-

first, and built on trust rather than sales tactics. “I had to take a step back and figure out what works for me and what doesn’t,” she notes. “I narrowed it down and focused on what allows me to grow without taking from other areas of my life. I don’t do door-knocking or cold calling. I don’t do social media. I just focus on consistent results for my clients. I communicate well. I work hard to build relationships. The rest comes naturally.”

By narrowing her scope, Natalie found what works. “There is no magic formula and no special schedule,” she says. “I have 7-year-old twins. I have to balance a busy business and be a great mom. I work as hard as I can to check things off the list and be as thorough as I can be in all aspects. The work is hard and requires intense scheduling, but I figured out a system that is doable for us.”

Natalie serves clients across the region but primarily works with referrals. She approaches real estate with a refreshing sense of authenticity and ease. She shows up as herself, often in jeans and her signature Vans, embracing a more relaxed, down-to-earth style. “I’m not for everyone, which is OK,” she notes. “I want clients who vibe with me. That’s part of my unconventional approach.”

Despite her understated, client-first approach, Natalie consistently ranks among the top-performing agents in the Northern Colorado market. She’s never chased accolades or competed for volume; instead, she prioritizes meaningful relationships, thoughtful guidance, and long-term trust with her clients. That mindset fuels her success. Her track record speaks for itself, even if she rarely does, proof that excellence doesn’t always need to be the loudest voice in the room.

Natalie and Jake’s twins—Jordan and Elise—are at the center of their full, active family life. Beyond real estate, Natalie is often on the go, driving kids between activities and spending time together as a family. She is an avid runner and gravitates toward the

“I want clients who vibe with me. That’s part of my unconventional approach.”



outdoors whenever possible, whether trail running, biking, or heading into the mountains. The family also adores their rescue dog, Cord, and Natalie is a proud supporter of the local nonprofit Hearts & Horses Therapeutic Riding Center.

Natalie operates beyond the traditional real estate blueprint, blending ambition with intention, structure with flexibility, and drive with presence. Instead of following expectations of how life and career *should* look, she rewrites them, redefining the rules of being a devoted parent and a successful professional on her terms. “I feel lucky to do life and work the way I want,” she highlights. “It’s not lost on me that we get to live and work in Northern Colorado. We’re lucky to call this place home. All the agents do a great job, and I’m always impressed with those I get to sit across the table from. I know real estate can be tough, but I’m proud to work with all of you.”

Natalie’s unconventional approach proves that success doesn’t come from following the blueprint, but from having the confidence to build your own. ❏

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STORY BY KATE SHELTON
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Leah Ludwick

The Group, Inc. Growth, Gratitude & Grit: Powering 15 Years of Success

For the past 15 years, Leah Ludwick has watched Northern Colorado grow into one of the region's most desirable places to live. It's not lost on her that her career has grown right alongside the communities she serves. From new neighborhoods to old-town living, Leah has built her career on relationships, resilience, and a deep appreciation for the people who call Northern Colorado home. Through every shift in the industry, her passion for helping clients navigate important life transitions has remained constant, making her a trusted agent and a familiar and valued part

of the community she proudly serves. This very dedication to her craft and her clients has made Leah, of The Group, Inc., a top agent in our market.

Growing up in the Littleton area, Leah's parents worked together—her dad, a custom home builder, and her mom, the designer. From a young age, she appreciated beautiful homes, fine craftsmanship, and the meaning behind the spaces people create. Conversations about floor plans, design details, and building dreams were part of everyday life, naturally shaping her passion for real estate.

By high school, Leah knew she wanted to help clients find not just a house, but a place to truly call home. "My mom said I had to go to college first," Leah says with a laugh. Leah attended Colorado State University and fell in love with the Northern Colorado region. She's now put down roots in Berthoud and is proud to raise her family in the very place that welcomed her with open arms.

Leah earned her real estate license in 2011 and began building a career to be proud of. She worked for several years under an established broker, helping with the early days of internet leads. "Leads weren't like they are today," she shares. "They were genuine opportunities—nothing scammy—that actually panned out." The work was fast and hard, but she cut her teeth in the busy market growth years of 2012 to 2019.

While growing her career, Leah was also busy growing her family. With two babies, the demands of real estate soon began to take their toll on all of them. In 2019, Leah was at a conference and heard one of The Group's managing brokers talk about work-life balance. "I knew that's what I needed," Leah notes. She moved to The Group shortly thereafter. Leah credits that move with saving her business and her family.

With the support of The Group, Leah found balance between the constant pull of career and family. She remains committed to showing up fully for both her clients and her family. Navigating these challenges shapes the way she approaches her work today—with empathy, resilience, and a deep understanding that all her clients are doing their best to create a life worth living.

Leah operates out of The Group's Loveland Centerra location and serves all of Northern Colorado, including the famed TPC Colorado neighborhood. She never turns down an opportunity to help clients, but her work tends to fall into the higher-end category.

With years of hard work, her faith, and grit, she's built an incredible business. Last year, Leah closed 34 sides, even in the shifting market. This year, she's on track to have an equally impressive record. Still, Leah has never been interested in the accolades. Instead, she



has built her reputation through steady relationships, thoughtful guidance, and quietly showing up for her clients. For Leah, success has always been about earning trust and helping people feel confident through every step of the process. “I lead with integrity, and I want my clients to know they can truly trust me,” Leah explains. “For me, it’s about building relationships that last beyond the transaction. I’m not just there to close a deal; I want my clients to feel fully informed, supported, and confident every step of the way.”

Leah is the kind of agent who makes everyone in the room feel seen and heard. Her clients love her and rave about her work; it’s no surprise that her business is built largely on referrals. “My goal is to deliver exceptional real estate service built on integrity, expertise, and authentic relationships,” Leah states. “With more than 15 years of experience in all phases of the market, I’m committed to educating, advocating for, and empowering my clients so they can make informed decisions with confidence. Through honest communication and a true fiduciary commitment, I want every client to feel supported, valued, and cared for long after the transaction is complete.”

Over the past year, Jesse Fox, Leah’s licensed personal assistant, has become an important part of her business, helping manage the countless details that keep everything running smoothly behind the scenes. From organization and coordinating marketing efforts to keeping schedules and systems in order, Jesse brings a level of support that allows Leah to focus on her clients and relationships. “Jesse is awesome and incredibly helpful,” Leah stresses. “She has made such a difference for me and my business.”

With support from The Group, Leah has mastered that elusive work-life balance. She loves to spend time with her girls and jokes that driving them to and from activities consumes her time. She enjoys walking outside and working out. Leah



also loves to travel to Michigan to see her family and spend time near the water.

Leah is deeply committed to giving back to the community that has given her so much. She serves on the Community Relations Committee with LBAR and is a board member with Group Gives. Leah is also a proud sponsor of NOCO Cares and regularly contributes to causes, including the American Cancer Society, Avery’s Light, Respite Care, Women Gives, and the ACE Scholarship.

“I truly appreciate everyone I work with, and I feel very grateful to be in Northern Colorado,” Leah comments. “There’s something really special about this market. It may not be as large or structured as bigger areas, but it’s incredibly cohesive. People here get along and respect one another, and we all genuinely value our colleagues. That sense of community makes it a privilege to work here.”

Over the past decade and a half, Leah has built a career defined by steady growth, deep gratitude, and quiet grit. From navigating shifting markets to balancing the demands of business and motherhood, she has remained committed to serving clients with integrity and care. Her success has never been about shortcuts or the spotlight, but about consistency, relationships, and showing up for the people who trust her.

Connect with Leah at leahludwick.com.



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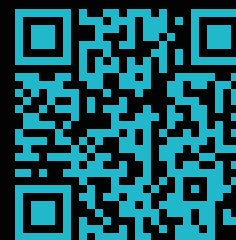
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When is the “best” time to refinance? *And when should you wait?*

With 30-year interest rates remaining stubbornly in the 6s for most of the last four years, many homeowners are running out of patience. And with many of those loans in the high 6s, low 7s, and/or with temporary buydowns that are set to expire, the question of “when to refinance” is an all-too-common one.

For most, the answer can be found in a simple two-part test, which can be taken after a quick conversation with any competent lender: (1) Can you reduce your rate enough to save a meaningful amount of money per month? and (2) Can you do so with no or minimal closing costs? For example, if a homeowner with a \$600,000 loan balance can save just .25% on his rate, with 100% of the fees covered by his lender, then he could save over \$120/mo in interest at no actual cost, aside from his time. Conversely, if a homeowner with a \$200,000 loan balance can save a full 1% on her rate for \$5,000, then she would need 2.5 years to break even, and she may want to wait.

A simple analysis like this makes the decision easy: If both answers are “yes,” then now is the time. If either answer is “no,” then you might take a little more thought, or maybe a bit more time, before pulling the trigger.

And sometimes, a homeowner will be in a position where they can lower their rate, but they decide to wait, in

anticipation for even lower rates. This is a classic trap of believing that “past performance is indicative of future results,” just as a gambler will believe that a winning streak somehow increases his odds, and he’ll almost always play until he loses. But with mortgage debt, the odds actually get worse. After all, if the balance is already owed, then delaying a refinance will continue to cost more, the longer the wait: If a lower rate is already available, then rates don’t just have to go lower to save more money – They have to keep getting lower, just to save back the missed savings from not refinancing sooner. It’s a losing game.

So in short, while everyone has their own “rule of thumb,” I feel it’s worth every homeowner’s time to take this quick and simple two-part test. After all, they’ve already been waiting ... But they may not need to be.



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