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Contents



Patty Shropshire **34** COVER STORY

PROFILES



28 Anthony Swain



22 Ellen Kelly

IN THIS ISSUE

- 6 Preferred Partners
- 10 Meet The Team
- 12 Publisher's Note
- 13 Save the Date
- 16 **Partner Spotlight:** Daniel Jacobs, The TruTeam, CrossCountry Mortgage
- 22 **Agent Spotlight:** Ellen Kelly
- 28 **Rising Star:** Anthony Swain
- 34 **Cover Story:** Patty Shropshire
- 41 Top 200 Standings

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Hello September, A Season of Gratitude & Grit!

September signals a fresh start, a shift from the easy pace of summer to the focused rhythm of fall. It's a month that asks us to lean into gratitude for what we've accomplished while also fueling us with grit for what's still to come.

In our *Charlotte Real Producers* community, that balance of gratitude and determination is everywhere. We're constantly inspired by the dedication of our agents, the support of our partners, and the sense of purpose that ties it all together. Together, we continue to raise the bar for what meaningful connection and collaboration can look like in this industry.

We're excited to welcome our newest partner, **Dapper Development** and **Conner Matzuga of Goosehead Insurance**, to the Charlotte Real Producers family! Every new partnership brings fresh opportunities to connect, collaborate, and strengthen this incredible community. We're grateful to have Dapper Development and Conner Matzuga join us and look forward to all that's ahead.

As we step into a new season, it's a great time to refocus on the goals we set earlier this year, recognize the progress already made, and keep building momentum for the months ahead.

Let's carry this reminder with us:
"Consistency turns vision into victory."

Here's to a fall filled with focus, gratitude, and forward motion.



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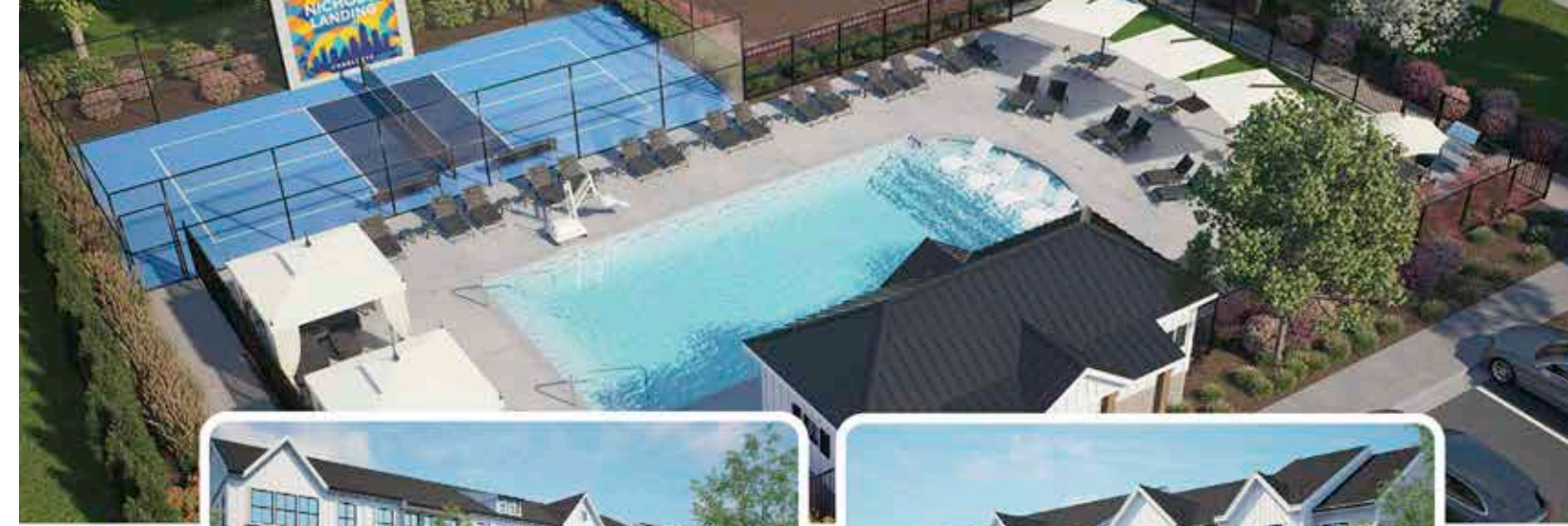
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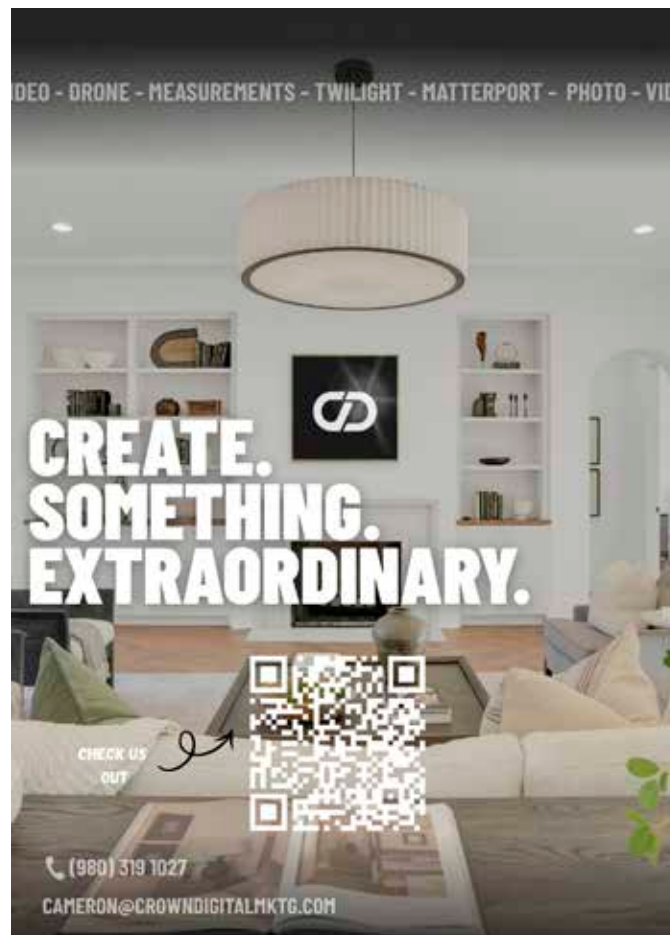
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CROSSCOUNTRY MORTGAGE

BY LAURA REESE • PHOTOS BY DON ELROD



Daniel Jacobs loves a good puzzle. Not the kind that comes in a box. The kind that shows up unexpectedly in everyday life.

Maybe it's a self-employed borrower whose income doesn't fit neatly into traditional lending guidelines. Maybe it's a recent immigrant still establishing a financial history in the U.S., despite having the income, assets, and stability to qualify. Maybe it's an investor with assets but an unconventional financial picture. Sometimes it's a Realtor trying to save a deal that seems headed in the wrong direction.

Where others see roadblocks, Daniel sees possibilities.

After 30 years in the mortgage industry, he has learned that the difference between success and failure often comes down to one simple thing: asking better questions.

"No is the beginning of problem solving," Daniel says. "That's when you roll up your sleeves. That's when you double down on getting the job done."

That philosophy has shaped Daniel's career for three decades, including

years spent leading mortgage organizations on a national scale. In 2019, he brought that experience into a new chapter, launching The TruTeam as a Charlotte-based operation built around relationships, problem-solving, and exceptional service. Today, that platform is extending its reach across the country once again.

Tell Me Your Story

If there is one phrase that captures Daniel's approach to business, it is this: "Tell me your story. The whole story."

The lesson came from an unexpected source. Years ago, when his children attended Open Door School, teachers encouraged parents not to make assumptions. If a child brought home a drawing, teachers taught parents not to immediately identify what they thought they were seeing.

"You might think it's a giraffe," Daniel says. "Then you find out it's actually their neighbor's house."

That simple lesson stuck with him.

Too often, people rush to solve a problem before they fully understand it. Daniel believes the best solutions

come from slowing down, listening carefully, and learning what's happening beneath the surface.

Whether he's speaking with a client, a Realtor, or a loan officer, he approaches every conversation with curiosity first.

"The loan need is often the least important part of the conversation," he explains. "When you understand what's really going on in someone's life, you understand what they truly need."

That mindset has become a defining characteristic of both his leadership style and his business.

Looking Beyond the Obvious

One story perfectly illustrates how Daniel thinks.

Several years ago, a Realtor called with a difficult situation. A divorcing couple had accepted an over-asking-price offer on their home, only to discover they had lived there for one year and ten months. Their accountant informed them they would owe taxes on the profit because they had not yet reached the two-year ownership threshold.

The sellers were prepared to cancel the transaction and wait. Then someone asked more questions.

A second accountant dug deeper into the circumstances and found an exception within the tax code that changed everything. The sale moved forward. The buyers got the home they wanted. The sellers avoided unnecessary delays. Everyone benefited.

"What fascinated me was that everybody was working with the exact same rules," Daniel recalls. "One person just asked better questions."

For him, that story has always been about more than taxes. It's about perspective. The guidelines didn't change. The outcome did.

That same philosophy drives his team's approach to lending every day.



Solving Real-Life Problems

Daniel is quick to point out that people don't organize their lives around mortgage guidelines. "People don't live their lives around getting a mortgage," he says.

Instead, they start businesses, build investment portfolios, work multiple jobs, launch side hustles, raise families, and create opportunities however they can. When it's finally time to purchase a home, many discover that traditional lending standards don't always reflect the realities of modern life. That's where Daniel's team thrives.

"We take a lot of pride in solving the puzzle of people's lives," he says.

Through CrossCountry Mortgage, the team offers one of the broadest lending platforms in the industry, including construction loans, renovation loans, reverse mortgages, investor financing, bridge loans, asset-based lending, and down payment assistance programs. Yet Daniel insists the products themselves aren't the differentiator.

The real difference is understanding how to connect the right solution to the right person.

Many borrowers who have been told "no" elsewhere simply need someone willing



to look deeper, ask better questions, and understand the full picture.

Solving and Performing

That problem-solving mindset has become the foundation of the team's identity. Internally, they've adopted a phrase that captures exactly who they are:

"Built to Solve. Backed to Perform."

The phrase reflects the balance they've worked hard to create. They operate with the responsiveness and relationships of a boutique team while leveraging the resources, scale, and product depth of CrossCountry Mortgage, the nation's largest retail lender. Supporting that vision is a leadership team built on decades of trust.

At the heart of The TruTeam is a group of professionals who have worked together across decades, including Matt Wise, Brenda Jarvis, Vince Parlove, and others who have shared Daniel's commitment to building a relationship-driven lending organization. Those longstanding partnerships have endured changing markets, evolving regulations, different companies, and countless industry cycles.

Brenda, who has worked alongside Daniel since 2002, is also his business partner and an integral part of the team's success. She leads the client experience, helping ensure that borrowers, referral partners, and team members experience what The TruTeam describes as "The Lending Experience You'll Love." Her role extends well beyond the transaction itself, helping shape the service, communication, and culture that define the organization.

To Vince Parlove partnered with the team to help shape The TruTeam's next chapter by leading national recruiting and business development efforts. Having worked alongside Daniel and the team on a national platform in the past, Vince brings a deep understanding of the organization and its vision as The TruTeam continues expanding its reach.

These aren't simply working relationships. They're long-term partnerships built over decades of trust, shared goals, and a commitment to serving people well

Taking The TruTeam Nationwide

The TruTeam may have been launched in Charlotte in 2019, but Daniel's perspective has never been limited to one market. Having previously led mortgage organizations on a national scale, he understood both the opportunities and challenges that come with building across markets.

As The TruTeam matured in Charlotte, the opportunity became less about taking a local concept somewhere new and more about extending a model Daniel and his leadership team knew could work on a broader stage. Realtors and borrowers across the country face many of the same complex financing challenges, while experienced loan officers are increasingly looking for strong support systems, flexible solutions, and a culture built around relationships.

The TruTeam's national presence continues to grow, with team members now in Boston and across California, Ohio, Virginia, Pennsylvania, Florida, Georgia, Michigan, and Utah. That momentum is creating new opportunities to expand into additional markets while bringing together like-minded, solutions-oriented mortgage professionals who share the team's approach. With CrossCountry Mortgage licensed in all 50 states and Puerto Rico, the TruTeam is well positioned to continue building its footprint nationwide.

For Realtors, that reach creates meaningful opportunities. Clients relocate. Family members move. Investors purchase property in different states. Referral relationships increasingly stretch far beyond local markets.

The goal isn't simply growth for growth's sake. It's creating a network that allows clients, Realtors, and loan officers to benefit from the same relationship-driven experience regardless of geography.

More Than Mortgages

While Daniel enjoys solving complex lending challenges, one of the most rewarding parts of his career today is helping other professionals grow.



Drawing on years of leading mortgage platforms and working with hundreds of loan originators, he has developed a passion for coaching and career development.

"I realized I really love helping others achieve their goals," he says. "I love helping people move from mid-level to high level."

Away from work, he focuses on family, travel, and experiences. He and his wife have three children who are thriving in college and graduate programs, and although they're technically empty nesters, Daniel admits they're not fans of the arrangement.

"We actually like our kids," he laughs. "The house is much better when they're here."

He also has an ambitious personal goal that combines his love of travel and dining: visiting every Nobu restaurant in the world. So far, he's checked off 27 locations across 11 countries, with more still on his list.

The Power of Persistence

At its core, Daniel's story isn't really about mortgages. It's about refusing to stop at the first answer. It's about staying curious long enough to uncover possibilities others miss. It's about listening before assuming, learning before advising, and looking for solutions when others see obstacles.

And perhaps that's why one of his favorite observations still rings true after three decades in the business:

"Getting to yes is more rewarding when it starts with no." ▼



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Ellen KELLY

Authenticity That Stands Out

BY AMELIA ROSEWOOD
PHOTOS BY DON ELROD

“I love the puzzle of real estate,” Ellen Kelly says, reflecting on her years in the industry. “Matching someone with the right home, even if it’s not perfect, is what makes it exciting.” That mindset isn’t just about houses—it’s about people. Ellen’s approach to real estate is rooted in honesty, insight, and a deep familiarity with the city she calls home, and it shows in every interaction.

Roots That Run Deep

A Charlotte native, Ellen’s connection to the city is more than geographic. It’s lived-in, layered, and personal. She grew up watching neighborhoods shift and evolve, absorbing the rhythms of a city that has steadily grown into something dynamic while still holding onto its sense of community.



Her education took her through Charlotte Latin School, St. Mary’s College, and the College of Charleston, experiences that broadened her perspective but never pulled her far from home. There’s a throughline in Ellen’s story that always circles back to Charlotte, not out of habit, but out of choice. She knows its streets, its pockets of growth, and the subtle differences between neighborhoods in a way that only comes from time and attention.

Even early on, Ellen showed a mix of traits that still define her today. She describes herself as an outgoing introvert, someone who loves connecting but equally values solitude. That balance plays out in her work, where she can step into a room and build instant rapport, then step back and think carefully about what her clients truly need.

A Career Built in Chapters

Before real estate, Ellen’s career unfolded in a series of roles that, at first glance, might seem unrelated but now feel like preparation. Right out of college, she worked as a corporate travel agent with Mann Travels, back when the perks made the job especially appealing. It was fast-paced, detail-oriented work that required precision and people skills in equal measure.

From there, she moved into sales, sharpening her ability to communicate,

negotiate, and read situations quickly. Then came a chapter she holds closest. Ellen stepped away from the workforce to raise her three children, now 28, 30, and 31. During those years, she stayed active by teaching exercise classes, blending her energy with a commitment to health and routine.

Looking back, those experiences weren’t separate tracks but building blocks. The logistics of travel, the instincts developed in sales, and the patience and multitasking of raising a family all fed into the professional she would later become.

A Natural Transition

Real estate wasn’t a sudden pivot. It was, in many ways, inevitable.

“I have a weird love of moving and renovating homes,” Ellen says, a detail that explains more than any résumé could. Over the years, she lived in multiple homes across Charlotte, often taking on renovations that deepened her understanding of structure, design, and long-term value.

When her youngest child left for college, the timing aligned. After years devoted to family, she was ready to build something of her own. Real estate offered the perfect intersection of her interests, her experience, and her deep knowledge of the city she calls home. She eventually joined Helen Adams Realty, where her

local expertise and relationship-driven approach were a great fit.

Twelve years later, that decision has proven to be the right one.

What sets her apart is not just her familiarity with Charlotte, but how she uses it. Having lived in multiple neighborhoods and watched their trajectories, she speaks candidly about value and investment. If a property doesn't make sense, she'll say so, even if it means walking away from a deal. That honesty has earned her trust, along with accolades like Diamond Level sales recognition and an Exceptional Customer Service Award.

Life Beyond the Transaction

Outside of work, Ellen's world is full but grounded. She shares her home with Butter, her yellow lab, whom she describes as the sweetest dog she could ask for. Time with family remains central, often centered around one of her favorite pastimes: exploring Charlotte's restaurant scene.

She balances that enjoyment with discipline, exercising six days a week at The Health Club. Travel is another priority, something she invests in whenever she can. It's a continuation of her early career in a way, but now on her own terms, choosing experiences that recharge and inspire her.

There's also a quieter side to Ellen that people don't always expect. Despite her friendly, outgoing nature, she prefers small groups over big gatherings. She's not drawn to the spotlight, but rather to meaningful connection. That same



preference shows up in her work, where relationships are built on trust rather than volume.

Looking Ahead

Ellen's goals are simple and steady: keep improving, keep growing, and keep doing the work well. There's no

dramatic reinvention on the horizon, just a commitment to refining what already works.

Her advice to those coming up in the business reflects that mindset. "Do open houses and work hard!" she says, a reminder that success often comes down to consistency and effort rather than shortcuts.

At the heart of it all, Ellen remains focused on being exactly who she is. Clients feel it when they meet her, that blend of warmth, honesty, and quiet confidence. It's not something she tries to manufacture or scale. It's simply how she shows up. ▀



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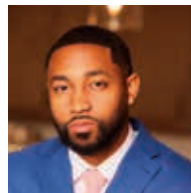
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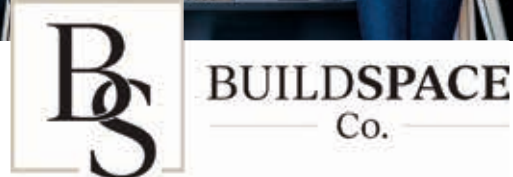


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ANTHONY SWAIN

The Courage to Bet on Yourself

BY LARRA ROQUE
PHOTOS BY DON ELROD

Anthony Swain's path to real estate did not begin in a sales meeting or a business seminar. It began in hospital hallways, in patient rooms, and in moments where calm decision-making was not optional; it was essential.

Personable, confident, and trustworthy, Anthony carries himself with a steady presence. Before earning his real estate license in July 2024, he spent ten years working as a nurse after graduating from Wilkes University with a Bachelor's degree in Nursing. Those years shaped him in ways that continue to define his business today.

Caring for people during some of the most vulnerable moments of their lives taught him how to truly listen, ask better questions, and advocate with intention.

A Small Town Beginning, A Bigger Vision

Anthony grew up in Hunlock Creek, a small town in Pennsylvania. The simplicity of small-town life instilled a



strong sense of community and work ethic early on. Over time, living and working in different parts of the country broadened his perspective.

He learned to connect quickly with people of all backgrounds, ages, and

cultures. That adaptability now allows him to tailor his approach to each client's unique goals rather than forcing a one-size-fits-all strategy.

His move to Charlotte, North Carolina, marked a pivotal chapter. Shortly after marrying his wife, Kristina, the two relocated to the Queen City and quickly fell in love with its energy, opportunity, and neighborhoods. Buying their own home in Charlotte became the catalyst for something bigger.

Working with agent Angie Castro during that purchase left a lasting impression. "She didn't just help us buy a home," Anthony recalls. "She educated us, advocated for us, and made the process empowering instead of stressful." She even told him he would make a great agent. At the time, he appreciated the encouragement but did not fully see it yet.

The clarity came later, on a flight back to Charlotte while reading *The Compound Effect* by Darren Hardy. In that quiet



moment, he asked himself a simple question: Why can't this be me?

That was the shift.

Betting on Himself

Leaving a decade-long nursing career was not a small decision. It required faith, discipline, and a willingness to bet on himself. But Anthony had always carried an entrepreneurial curiosity and a desire to build something of his own. Real estate offered the perfect intersection of strategy, relationship building, and long-term impact.

Now a solo agent with Monarch Group Realty, Anthony has wasted no time building momentum. In his first full calendar year as a Realtor, he closed 31 units totaling \$10.8 million in volume. His projected volume for 2026 is \$20 million. He has also been recognized as a 40 Under 40 *Charlotte Real Producers* honoree, RateMyAgent Charlotte Agent of

the Year, and Mecklenburg County Agent of the Year. And now, the Rising Star distinction from *Charlotte Real Producers*.

Still, numbers are not the centerpiece of his story.

"What sets me apart is the balance between strategy and relationships," he explains. "I don't just help people buy and sell homes. I help them make smart, long-term investment decisions."

Rooted in Family and Resilience

At the heart of Anthony's drive is family. He and Kristina marked their third anniversary together last May. Starting fresh in a new city together gave him firsthand insight into what relocation clients experience: the uncertainty, the excitement, the desire to belong.

His father is another powerful source of inspiration. Currently battling End Stage Renal Disease, his dad exercises four days a week and has lost more than 100 pounds through sheer discipline. "Watching him fight like a warrior has shaped my perspective on resilience and consistency," Anthony says. "It inspires how I show up every day."

At home, their two rescue pit mixes, Honey and Coco, keep life active and joyful. Honey, gentle and loyal, was Anthony's first dog as an adult. Coco, full of energy, joined the family after their move to Charlotte. Together, they explore local parks, greenways, and dog-friendly spots across the city.

Anthony and Kristina embrace Charlotte fully. You will often find them at a Charlotte FC match or a Panthers game, spending time at Lake Norman or the Whitewater Center, or meeting friends at local restaurants and breweries.



Anthony also runs with Morning Miles and trains at The Health Club, staying active as both a physical and mental reset.

Beyond business, he volunteers with Habitat for Humanity and local animal shelters. Giving back, especially through homeownership initiatives, aligns closely with his belief that housing can transform lives.

The Long Game

Anthony's favorite line from *The Compound Effect* reads, "When the reason is big enough, you will be willing to perform almost any way."

His reason is clear. He wants to build more than a business. He wants to build community and REAL long-term impact.

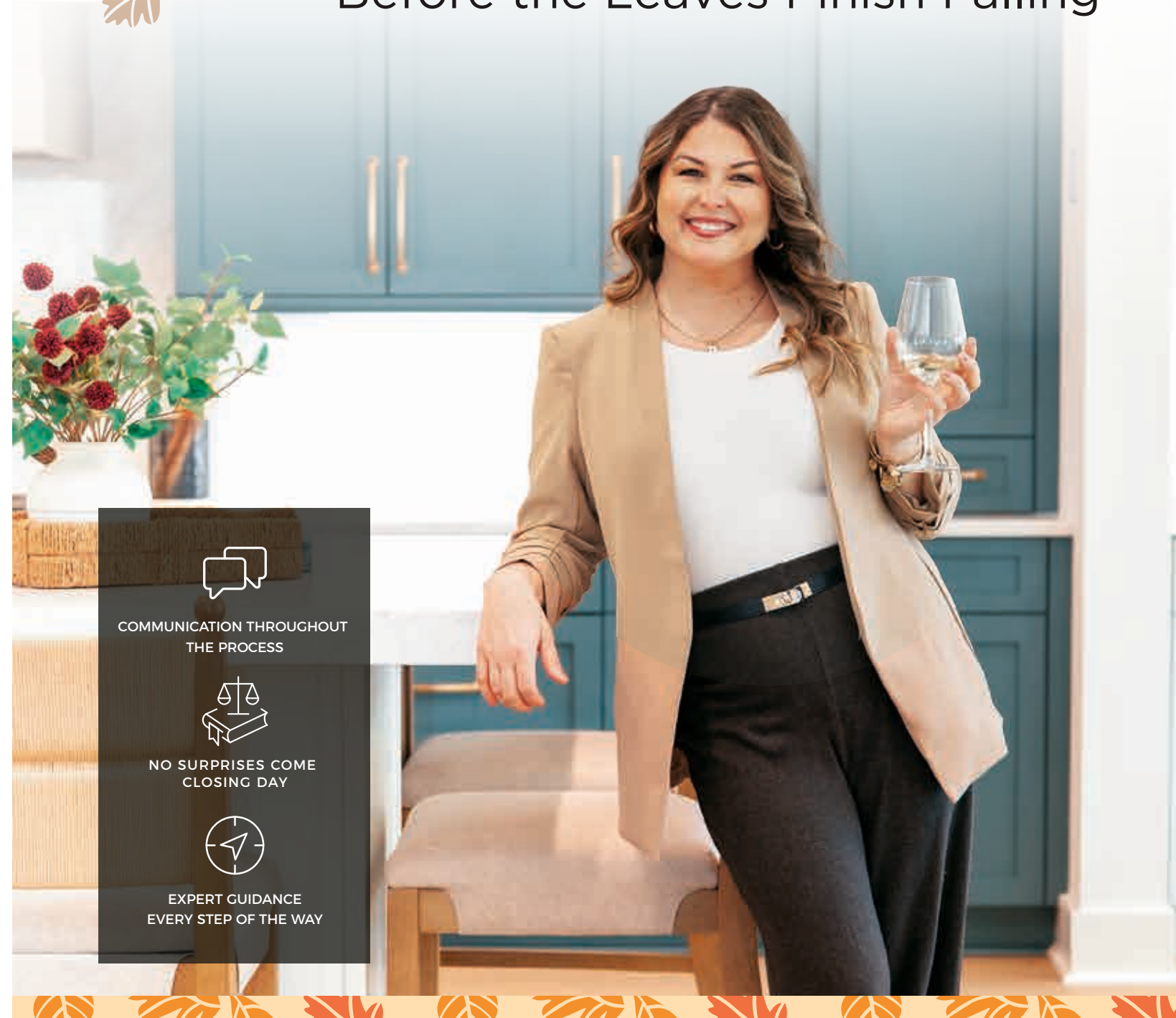
In the next five to ten years, he hopes to buy his next home, start a family, and become one of the Top 100 agents in Charlotte. But growth, for him, will never come at the expense of people.

That mindset, steady and service-driven, is what makes his rise feel less like a moment and more like the beginning of something lasting. 🍂



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The Rhythm Of A Life Well Built

BY AMELIA ROSEWOOD
FEATURE PHOTO COURTESY OF
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Patty Shropshire

There is a quiet consistency to Patty Shropshire's life that reveals itself the more you learn about her. It shows up in the way she speaks about her family, her faith, and her work. It is steady, grounded, and deeply intentional. Raised in Rochester, New York, Patty grew up in a home where commitment and generosity were not just values but daily practices, shaping a foundation that continues to guide her today.

Her upbringing was enriched by a broader worldview than most. With exchange students frequently living in their home and her own experience studying abroad in France, she developed an early appreciation for different cultures and perspectives. That curiosity stayed with her, eventually leading her to study multiple languages in college. Even then, a pattern was forming, one rooted in connection, empathy, and a genuine interest in people that would later define her career.

A Calling That Evolved

Before real estate, Patty spent decades in education, a path that felt both natural and deeply fulfilling. She began as a fourth-grade teacher and later expanded into higher education as an adjunct professor and writing specialist. Whether working with young students or mentoring future educators, her focus remained the same: helping others grow and gain confidence.

Teaching required patience, adaptability, and strong communication skills that would later translate seamlessly into real estate. When she pursued her license in 2020, it was not with the intention of leaving education, but simply to explore something she had long been encouraged to try.

For nearly a year, she balanced both worlds, teaching full-time while working in real estate in the evenings and on weekends. It was demanding, but it brought clarity. What began as a side pursuit quickly became something she could not ignore. After nearly 30 years in education, Patty chose to step away from the classroom and fully commit to

real estate. It was not a departure from her purpose, but an extension of it.

Today, she serves clients across the Charlotte market with Ivester Jackson Distinctive Properties, Christie's International Real Estate, where her thoughtful, high-touch approach aligns naturally with the firm's reputation for elevated service and results.

Finding Her Stride

Patty's rise in real estate has been both steady and intentional. In 2025, she closed 29 transactions and nearly

\$32 million in volume, surpassing her goal and continuing a pattern of year-over-year growth. That momentum earned her recognition as a Rising Star, placement in the Top 100, and induction into the Master's Circle for Christie's International, an honor reserved for the top 1 percent of agents worldwide.

Yet what defines her success is not simply the numbers. It is the way she approaches her clients. Patty is known for her consistency, her communication, and her willingness to go above and



beyond. She approaches each transaction with a sense of responsibility, recognizing that for her clients, this is often one of the most significant decisions of their lives.

Her background in education continues to shape how she shows up. She guides rather than pushes, explains rather than assumes, and creates a sense of calm in what can often feel like an overwhelming process. Whether she is helping a buyer navigate a competitive market or preparing a seller's home for launch, her approach is both strategic and deeply personal.

The Life She's Built Along the Way

At the center of everything Patty does is her family. She and her husband, Todd, have been married for more than three decades, a relationship that began during their college years and has grown through every season of life. Their partnership is rooted in shared values, mutual support, and a deep commitment to the life they have built together.

Their four children, two biological and two adopted, reflect that same intentionality. Each has followed a unique path, yet they remain closely connected. Patty speaks of them with unmistakable pride and gratitude. From helping one son purchase his first home to preparing for another to join her in the real estate world, her roles as mother and professional often intertwine in meaningful ways.

Her family is also her biggest source of support. Her husband puts up open house signs, while her son and daughter regularly help with events and assist during open houses. They encourage



her every step of the way and, as she laughs, "put up with me" through the around-the-clock pace of real estate. Their support extends beyond her as well. Just recently, her husband and son stepped in to help a client move furniture, a small moment that reflects the heart behind everything she does.

Family traditions remain an anchor. Each year, they travel to Blowing Rock for Thanksgiving, cutting down their Christmas tree and spending time together in a way that has become both familiar and deeply meaningful. Summers are often spent at the beach, where the pace slows, and the focus shifts to connection and rest. Whether it is playing games, sharing meals, or staying active together, these moments are a priority.

Outside of family life, Patty makes space for her own interests. She plays tennis regularly at Lifetime Tennis, enjoys reading and journaling, and has a love of fashion that provides a creative outlet in her routine. These pieces of her life bring balance and reflect a personality that is both driven and joyful.

Giving as a Way of Living
Service and generosity have always been woven into Patty's life. It is not something separate from her work or reserved for certain seasons. It is part of how she operates every day. She and her family support the Leukemia and Lymphoma Society, as well as her adopted son's biological family in Ethiopia, maintaining a connection that is both meaningful and ongoing.

Looking ahead, she is eager to expand her involvement within her local community. With plans to volunteer



more consistently and engage with organizations like the Ronald McDonald House, Patty is intentional about using her time and resources to make a difference. For her, success carries a responsibility, and she embraces that fully.

Still Climbing, Still Growing
Patty's vision for the future is both ambitious and grounded. After reaching nearly \$32 million in volume, she has set her sights on \$40 million, a goal that pushes her beyond her comfort zone in the best way. Earlier this year, she even set a personal milestone: if she surpassed \$30 million, she would celebrate by wrapping her car in pink. True to her word, her now eye-catching pink car has become a fun extension of her brand, often sparking messages from people who spot her around town. She approaches her goals with a combination of determination and faith, trusting both her work ethic and the bigger picture guiding her path.

Beyond production, she is focused on broader growth. Mentorship has already become a meaningful part of her work, and she sees coaching as a natural extension of her background in education. She is also drawn to creating resources to support others, whether through training materials, guides, or content that helps clients and fellow agents navigate the industry more effectively.

When Patty reflects on what truly makes a difference in this business, her answer is simple but powerful. Consistency is everything. Success does not come from doing everything at once, but from doing the right things repeatedly and with intention.

She encourages agents to lean into their strengths and commit to them fully. Whether it is hosting open houses, building relationships, or creating content, the key is to show up consistently. Over time, those efforts compound and create lasting results.

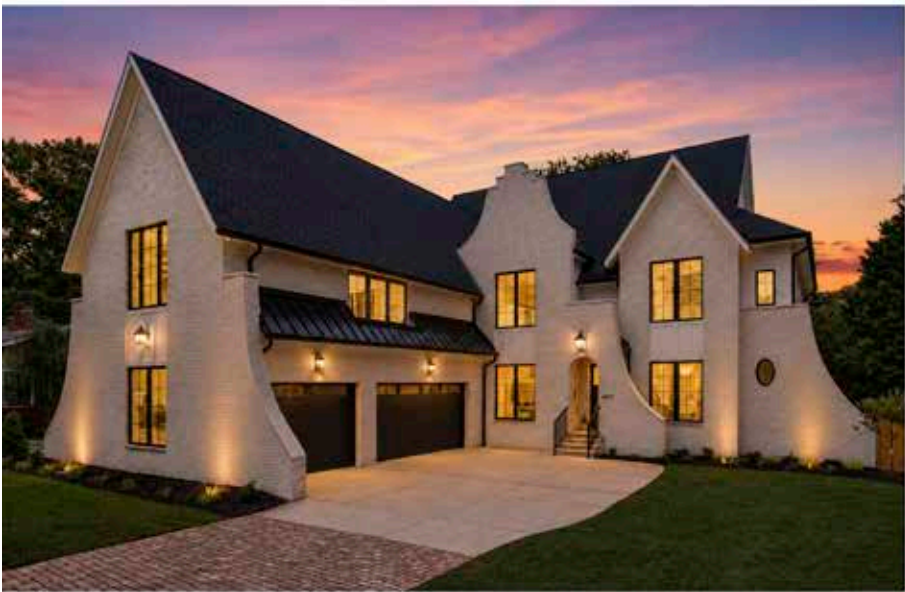
It is a mindset she lives out daily, one rooted in discipline, focus, and faith. ▼



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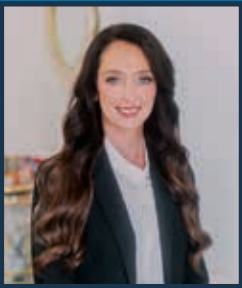
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