

NOVEMBER 2025

2025 National Microloan Conference

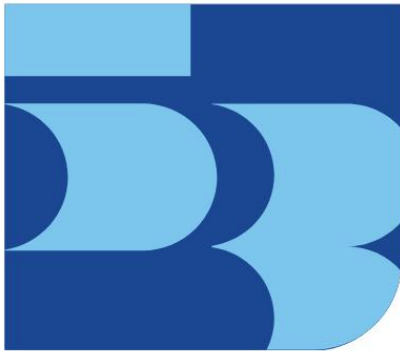
**HOLLYWOOD CASINO
AT GREEKTOWN**

NOVEMBER 5 - 6, 2025



CONFERENCE PROGRAM & ITINERARY

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FIFTH THIRD

Fifth Third Bank is proud to sponsor the 2025 National Microloan Conference

CONFERENCE PLANNING TEAM

Warren S. Galloway, Jr.
Angeline Lawrence
Lawrence Jackson
John L. McCullough, Jr.
Kendall Braxton
Lake Butler
Jaime Odister
Steven Yates
Emmanuel Ogua
Kory Scheiber

CONFERENCE VENDORS

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Marty Bulger, DJ
Tyrone Odister, Audio Visual

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2025 National Microloan Conference

Dear Conference Guests, Sponsors, Vendors, and Supporters:

Thank you for attending the 2025 National Microloan Conference being held at the Hollywood Casino at Greektown, November 5-6, 2025, in Detroit.

This has been a two-year journey to relaunch this conference due to the pandemic, but because of the generosity and support of our sponsors, this dream has come true again. Now the conference will be held annually.

As a former banker who is now an entrepreneur, the one issue I would always hear from other entrepreneurs is the lack of access to capital for their businesses. They did not want predatory loans, but lenders who believe in their ability to be change agents in low- to moderate-income communities. These conversations motivated me to write my book, *"How to Successfully Apply for a Microloan."* This is the most comprehensive resource book on how to successfully apply for a microloan. In addition, I wanted to go one step further to provide a platform for entrepreneurs, micro-lenders, bankers, service providers, and other interested parties to come together and network. Networking with lenders will lead to loan opportunities for entrepreneurs. I could not find another platform in the country that brought together business owners and lenders to network. The core of this conference is to provide entrepreneurs with the opportunity to access capital. Who would not want to network with lenders for 2 days, who could potentially lend money to a business?

Please enjoy the next few days and set a goal to exchange business cards and network with at least 10 lenders. The next time you will have this opportunity will be one year from now, in 2026, so please take advantage of this incredible networking event.

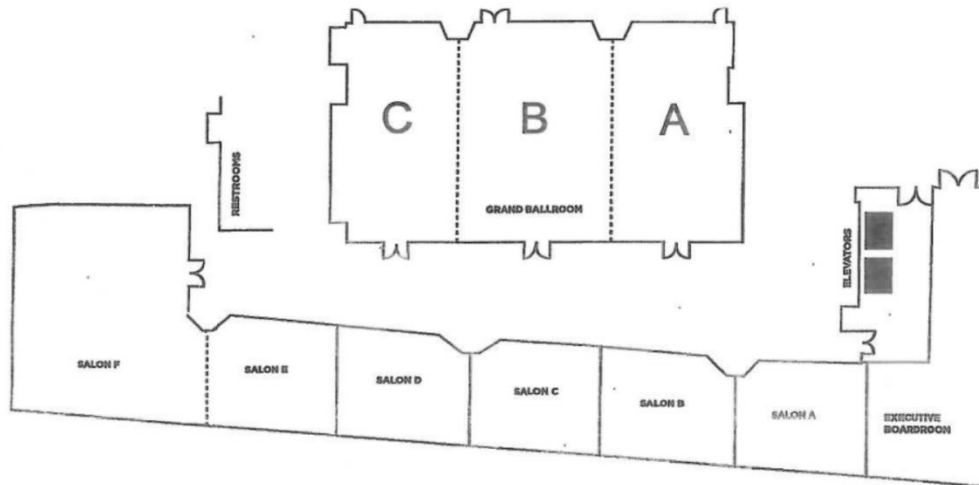
Thank you!

Warren S. Galloway, Jr

Warren S. Galloway, Jr.
Founder/Conference Chairman

HOLLYWOOD
Casino
— AT GREEKTOWN —

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Microloan Conference

Wednesday, November 5th Grand Ballroom A - C Sessions

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WEDNESDAY, NOVEMBER 5, 2025

Grand Ballroom A

Time	Title of Sessions - Grand Ballroom A	Speaker(s)
8:30 – 9 a.m.	Opening Ceremony	Warren Galloway, Founder
9 – 10 a.m.	Brick & Mortar: From Dream to Reality	Cathryn Coleman Marc Howland
10 – 11 a.m.	It's VITAL — Prioritizing Health & Wellness for Business Success	Regina Ann Campbell
11 – 12 p.m.	Capitalizing on Clarity: Crafting a Core Message that Fuels Business Growth	Jesse Cole
12 – 1 p.m. Lunch Served	How to Successfully Apply for Capital	Warren Galloway, Jr., Founder
1 – 2 p.m.	From Confused to Confident: A Practical Guide to Your Business Financials	Steven Koch
2 – 3 p.m.	MEDC and Resources Provided to Small Businesses	Amy Rencher
3 – 4 p.m.	The Hidden Power Behind Every Loan Relationships That XCELERATE™ Results	Erika Monae' Lewis
4 – 5 p.m.	Set-up for Film Festival	
5 – 11 p.m.	Afrofuturist Femmes Film Festival (FREE to all registered guests)	Conscious Creations

Grand Ballroom B

Time	Title of Sessions - Grand Ballroom B	Speaker(s)
8:30 – 9 a.m.	Opening Ceremony	Warren Galloway, Founder
9 – 10 a.m.	Michigan Small Business Helper Demo	Fred Paul, Chanel Stitt
10 – 11 a.m.	Business Services Offered by First Independence Bank	Todd Carter & Lolita LeNoir
11 – 12 p.m.	Liquor License and Real Estate	Atty. Brian O'Keefe
12 – 1 p.m. Lunch Served	How to Successfully Apply for Capital	Warren Galloway, Jr., Founder
1 – 2 p.m.	CDFIs: Surviving Funding Cuts	Aaron Jackson, Rachel Davis, Tamara Jackson-Gatewood, Paul Jones
2 – 3 p.m.	Fifth Third Bank's Impact in the Community	Tawnya Rose
3 – 4 p.m.	When Should You Apply for Funding from a Bank	Nicole Paine, Erica Foodle, Joseph Shepard
4 – 5 p.m.	Set-up for Film Festival	
5 – 11 p.m.	Afrofuturist Femmes Film Festival (FREE to all registered guests)	Conscious Creations

Grand Ballroom C

Time	Title of Sessions - Grand Ballroom C	Speaker(s)
8:30 – 9 a.m.	Opening Ceremony	Warren Galloway, Founder
9 – 10 a.m.	Cyber LEDGER	Terrance Campbell
10 – 11 a.m.	The Benefits of Bankruptcy	Atty. Shakeena Melbourne
11 – 12 p.m.	Lake Trust Credit Union Small Business Loans	Nicole Paine
12 – 1 p.m.	How to Successfully Apply for Capital	Warren Galloway, Jr., Founder
Lunch Served		
1 – 2 p.m.	How to Identify the Right Real Estate for your Business	Lauren Rivers
2 – 3 p.m.	Using Technology to Scale Your Business	Marlin Williams
3 – 4 p.m.	Why a Franchise is an option for Entrepreneurs?	Chinyere Crutcher
4 – 5 p.m.	Set-up for Film Festival	
5 – 11 p.m.	Afrofuturist Femmes Film Festival (FREE to all registered guests)	Conscious Creations



Microloan Conference

Wednesday, November 5th
Salon A - D
Sessions

Salon A

Time	Title of Sessions – Salon A	Speaker(s)
8:30 – 9 a.m.	Opening Ceremony	Warren Galloway, Founder
9 – 10 a.m.	Small Business Legal Resources	Atty. Michael Lamb
10 – 11 a.m.	The Importance of Social Entrepreneurship	Dr. Marcus Harris
11 – 12 p.m.	The Art of Asking for Money	Faris Alami
12 – 1 p.m.	How to Successfully Apply for Capital	Warren Galloway, Jr., Founder
Lunch Served		
1 – 2 p.m.	TechTown Detroit Resources	Christianne Mahone
2 – 3 p.m.	Bullying in the Workplace	Tresa Galloway
3 – 4 p.m.	Coaching for Impact	Vance Kirkwood
4 – 5 p.m.	Workforce Pay Hub	David Franzonello & Eric Jones
5 – 11 p.m.	Afrofuturist Femmes Film Festival (FREE to all registered guests)	Conscious Creations

Salon B

Time	Title of Sessions - Salon B	Speaker(s)
8:30 – 9 a.m.	Opening Ceremony	Warren Galloway, Founder
9 – 10 a.m.	Understanding Financial Projections	Brandon Johnson,
10 – 11 a.m.	What do you need to apply for a Microloan	Tanesia Greer
11 – 12 p.m.	Fund and Resources for Food-Based Businesses	Shakir Bralock, Ederique “E” Goudia
12 – 1 p.m.	How to Successfully Apply for Capital	Warren Galloway, Jr., Founder
Lunch Served		
1 – 2 p.m.	The Power of 504: Fueling Business Expansion through SBA Financing	Shannon Gordon
2 – 3 p.m.	Support the Marketplace – Salon F	
3 – 4 p.m.	“Faith In The Marketplace: Breaking Through the Tension Between Ministry and Money”	Jesse Cole
4 – 5 p.m.	Options for Dealing with Debt	Andy Manthei
5 – 11 p.m.	Afrofuturist Femmes Film Festival (FREE to all registered guests)	Conscious Creations



Strategic Community Partner Room Host

Wednesday, November 5th
Salon C
Sessions

Salon C – Entrepreneur Exchange Group

Time	Title of Sessions - Salon C	Speaker(s)
8:30 – 9 a.m.	Opening Ceremony	Warren Galloway, Founder
9 – 10 a.m.	Bookkeeping Basics	Valaise Smith - Tried and True Financial Services
10 – 11 a.m.	CEO Success Coaching	Myles Morgan, Mind Blown
11 – 12 p.m.	Perfect Pitch Deck	Jacqueline Barnes
12 – 1 p.m.	How to Successfully Apply for Capital	Warren Galloway, Jr. Founder
Lunch Served		
1 – 2 p.m.	"Leveraging Investment Crowdfunding for Small Business Growth"	David Palmer Kite and Key Partners
2 – 3 p.m.	AI for Business Growth	Christa Stephens, Tymflo
3 – 4 p.m.	Marketing Magic for Small Businesses and Cooperatives	James Hall, III - Codd Collective
4 – 5 p.m.	Support the Marketplace – Salon F	
5 – 11 p.m.	Afrofuturist Femmes Film Festival (FREE to all registered guests)	Conscious Creations



Introducing MI Small Business Helper: All the Resources, One Simple Platform

The New Economy Initiative, a special project of the Community Foundation for Southeast Michigan, is working to build a more resilient economy by equipping entrepreneurs with the tools they need to launch, grow, and scale their businesses.

That's why we partnered with the Gilbert Family Foundation to launch **MI Small Business Helper**, a one-stop digital hub for finding the right resources, informing your business journey with step-by-step guides and navigating your growth.

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new
economy
initiative



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Explore



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Strategic Community Partner Room Host

Wednesday, November 5th
Salon D
Sessions

Salon D – Emerging Enterprise Group

Time	Title of Sessions - Salon D	Speaker(s)
8:30 – 9 a.m.	Opening Ceremony	Warren Galloway, Founder
9 – 10 a.m.	Relationships- Overview	LeRobert Johnson
10 – 11 a.m.	Business Relationships – Trading – Partnerships – JV	Jermine Wyrick
11 – 12 p.m.	Personal and Family Dynamics	Tamaka Reeves
12 – 1 p.m.	How to Successfully Apply for Capital	Warren Galloway, Jr., Founder
Lunch Served		
1 – 3 p.m.	Business and Politics – Opportunity vs Community	Luis and Tayna Ali
2 – 3 p.m.	Support the Marketplace – Salon F	
3 – 4 p.m.	Networking	Contest \$100 for the Winner
4 – 5 p.m.	Support the Marketplace – Salon F	
5 – 11 p.m.	Afrofuturist Femmes Film Festival (FREE to all registered guests)	Conscious Creations

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Microloan Conference

Thursday, November 6th Grand Ballroom A - C Sessions



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THURSDAY, NOVEMBER 6, 2025

Grand Ballroom A

Time	Title of Sessions - Grand Ballroom A	Speaker(s)
9 – 10 a.m.	Storytelling for Business in the Era of Anti-DEI	Shawna Renee Collins
10 – 11 a.m.	Capital Readiness and Technical Assistance	Krystal Jones, Belinda Turner-Dubois
11 – 12 p.m.	Support the Marketplace – Salon F	
12 – 1 p.m.	State of the Economy	Bill Adams, Chief Economist
Lunch <i>(on your own)</i>		
1 – 2 p.m.	QuickBooks 101: The Tools You Actually Need (and Nothing You Don't)	Steve Koch
2 – 3 p.m.	The Importance of Community Resources	JuJuan Buford
3 – 4 p.m.	CDC Small Business Finance Funding	Jennifer Moon
4 – 5 p.m.	Room Set-up	
5 – 6 p.m.	Room Set-up	
6 – 7:00 p.m.	Dinner	<i>(Registered Guests Only)</i>
7 – 8 p.m.	Pitch Competition	John L. McCullough, Host
8 – 11 p.m.	"Boots on the Ground " Western Theme Party	

Grand Ballroom B

Time	Title of Sessions - Grand Ballroom B	Speaker(s)
9 – 10 a.m.	What Resources are Offered by a Women's Business Center	Rachel Davis
10 – 11 a.m.	The History of First Independence Bank's Community Impact	Dimitrius Hutcherson
11 – 12 p.m.	DTE - TBD	
12 – 1 p.m.	State of the Economy	Bill Adams, Chief Economist
Lunch <i>(on your own)</i>		
1 – 2 p.m.	What is Business Success	Kendall Braxton
2 – 3 p.m.	Beyond the Microlending	Kimberly Burroughs, Faris Alami, Dr. Aisha Akpabio, Mamba Hamissi
3 – 4 p.m.	Room Set-up	
4 – 5 p.m.	Room Set-up	
6 – 7:00 p.m.	Dinner	<i>(Registered Guests Only)</i>
7 – 8 p.m.	Pitch Competition	John L. McCullough, Host
8 – 11 p.m.	"Boots on the Ground " Western Theme Party	

Grand Ballroom C

Time	Title of Sessions - Grand Ballroom C	Speaker(s)
9 – 10 a.m.	Peace of Mind as a Business Strategy: Critical Services to Protect What Matters Most	Janine Anthony, Steven Yates
10 – 11 a.m.	Business Lending	Joseph Shepard
11 – 12 p.m.	The Chaos of Convenience	TC Clements
12 – 1 p.m.	State of the Economy	Bill Adams, Chief Economist
Lunch (<i>on your own</i>)		
1 – 2 p.m.	Underwriting Basics 101-Ask an Underwriter	Arlena Minter
2 – 3 p.m.	Reconnecting Through Resilience: Building Capacity and Culture in a Demanding Workplace	Minito Reasor
3 – 4 p.m.	Room Set-up	
4 – 5 p.m.	Room Set-up	
6 – 7:00 p.m.	Dinner	<i>(Registered Guests Only)</i>
7 – 8 p.m.	Pitch Competition	John L. McCullough, Host
8 – 11 p.m.	"Boots on the Ground " Western Theme Party	



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Microloan Conference

Thursday, November 6th
Salon A - D
Sessions

Salon A – Open Office Hours with Lenders

Time	Lenders – Salon A	Loan Representatives
9 – 10 a.m.	Lake Trust Credit Union	Nicole Paine
10 – 11 a.m.	Fifth Third Bank	Reginald Gilson
11 – 12 p.m.	Comerica Bank	Joseph Shepard
12 – 1 p.m.	State of the Economy	Bill Adams, Chief Economist
Lunch (<i>On your own</i>)		
1 – 2 p.m.	The Art of Business Sales (Workshop)	John Petty
2 – 3 p.m.	CDC Small Business Finance	Jennifer Moon
3 – 4 p.m.	CIBC Bank	Marilyn Lawrence
4 – 5 p.m.	The Importance of Personal Credit and Business Funding (Workshop)	Hubert Wiley
6 – 7:00 p.m.	Dinner	<i>(Registered Guests Only)</i>
7 – 8 p.m.	Pitch Competition	John L. McCullough, Host
8 – 11 p.m.	<i>"Boots on the Ground "</i> Western Theme Party	

Salon B – Open Office Hours with Lenders

Time	Lenders – Salon B	Loan Representatives
9 – 10 a.m.	ProsperUs Detroit	
10 – 11 a.m.	Chase Bank	Vance Kirkwood
11 – 12 p.m.	CEED Lending	Belinda DuBois
12 – 1 p.m.	State of the Economy	Bill Adams, Chief Economist
Lunch (<i>On your own</i>)		
1 – 2 p.m.	Michigan Good Food Fund	Shakir Bralock
2 – 3 p.m.	National Coalition for Community Capital (NC3)	Chris Miller
3 – 4 p.m.	Michigan Women Forward	Arlena Minter
4 – 5 p.m.	CIBC Lending Products (Workshop)	Marilyn Lawrence
6 – 7:00 p.m.	Dinner	<i>(Registered Guests Only)</i>
7 – 8 p.m.	Pitch Competition	John L. McCullough, Host
8 – 11 p.m.	<i>"Boots on the Ground "</i> Western Theme Party	



Strategic Community Partner Room Host

Thursday, November 6th
Salon C
Sessions

Salon C - Entrepreneur Exchange Group

Time	Title of Sessions - Salon C	Speaker(s)
9 – 10 a.m.	Building Business Automations	Christa Stephens, TymFLO
10 – 11 a.m.	Social Media Savvy	Tanesha Reed, Mogal Maker
11 – 12 p.m.	Personal Finance Foundations	Michael Badon, Financial Services
12 – 1 p.m.	State of the Economy	Bill Adams, Chief Economist
Lunch (<i>On your Own</i>)		
1 – 2 p.m.	Financial Statements for Business Funding	LaShanda Cooper, Detroit Development Fund
2 – 3 p.m.	Collective Ownership 101: Basics of Worker-owned cooperatives	Terrance White Detroit Community Wealth Fund
3 – 4 p.m.	Red Carpet Customer Service	Claudette Harris, At Your Service Consulting
4– 5 p.m.	Networking	
6 – 7:00 p.m.	Dinner	<i>(Registered Guests Only)</i>
7 – 8 p.m.	Pitch Competition	John L. McCullough, Host
8 – 11 p.m.	"Boots on the Ground " Western Theme Party	

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Strategic Community Partner Room Host

Thursday, November 6th
Salon D
Sessions

Salon D – Emerging Enterprise Group

Time	Title of Sessions - Salon D	Speaker(s)
9 – 10 a.m.	New Economy and Strategy Open Discussion	Lawrence Jackson – Team
10 – 11 a.m.	Support the Marketplace – Salon F	
11 – 12 p.m.	Historical View of Urban Business –What can we learn	Anthony Brogdon
12 – 1 p.m.	State of the Economy	Bill Adams, Chief Economist
Lunch (<i>On your Own</i>)		
1 – 2 p.m.	Crypto the New Cash – until	Lawrence Jackson
2 – 3 p.m.	Support the Marketplace – Salon F	
3 – 4 p.m.	Reflections from all sessions – open discussion- Important to hear from the People. What does it take to create our own markets and currency-	Round table discussion – peer learning – research
4 – 5 p.m.	Networking	
6 – 7:00 p.m.	Dinner	<i>(Registered Guests Only)</i>
7 – 8 p.m.	Pitch Competition	John L. McCullough, Host
8 – 11 p.m.	“Boots on the Ground “ Western Theme Party	



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Microloan Conference

Food and Lounge Room

Continental Breakfast Served Both Days

Lunch Served on Wednesday, November 5th

(Must have food coin for a meal)

Lunch On Your Own, Thursday, November 6th

Dinner Served on Thursday, November 6th

(Must have a food coin for a meal)

Salon E



Microloan Conference

Vendor Marketplace

Salon F

**CDC Small Business Finance
ACCESS**

**The Buford Company
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**Michigan Women's Forward
Love Laces**

**Warren Galloway & Associates
Build Institute**

**Detroit Development Fund
Michigan Good Food Fund**

**Upton Law PLLC
Michigan CDC
Workforce PayHub**

*Conference Schedule is Subject to Change
Please check **www.microloanconference.com**
for the latest conference schedule

*Please support the vendor entrepreneurs in the
Marketplace in Salon F!

Casino WiFi Code – FREE

**If you have any questions, please speak to one of the
members of the conference planning team wearing the light
blue jackets or anyone wearing a volunteer badge.**



2025 National Microloan Conference Speakers

 Warren S. Galloway, Jr. President & CEO National Microloan Conference	 Taunya Rose Vice President Fifth Third Bank	 Amy Rencher Senior Vice President MEDC	 Bill Adams SVP & Chief Economist Comerica Bank	 Dimitrios Hutcherson President First Independence Bank	 Kendall Braxton President Braxton Management	 Marc Howland Co-Owner Breadless	 Kory Scheiber Business Consultant Washtenaw SBDC
 Tresa Galloway President & CEO Love Laces LLC	 Aaron Jackson Executive Director Build Institute	 Jesse Cole CEO Jesse Speaks International LLC	 John L. McCullough Vice President National Microloan Conference	 TC Clements CEO Monroe County Business Alliance	 Belinda Turner-DuBois Director of Lending CEED	 Lake Butler Owner Lake B. Photography	 Ederique Goudia Founder In the Business of Food
 Lawrence Jackson Founder & Executive Director Emerging Enterprise Group LLC	 Angeline Lawrence President Entrepreneur Exchange Group LLC	 Jennifer Moon Loan Officer CDC Small Business Finance	 Jaime T. Odister President & CEO TYME Consulting Unlimited	 Erica Foondie V.P. Small Business Banker Comerica	 Dr. Marcus Harris Lecturer, Strategy & Entrepreneurship University of Michigan Dearborn	 Shakir Bralock Director Michigan Good Food Fund	 Aric Tucker President Tucker Media Web Design
 Faris Alami Founder & CEO ISM	 Nicole Paine Business Development Manager Lake Trust Credit Union	 John Petty President CHY Marketing Services LLC	 Steven Yates Managing Member HEROES Int'l Tr.	 Chinyere Crutcher Franchise Development Agent Quantum Franchise Group	 Regina Ann Campbell Founder & President RAC Innovations LLC	 Marilyn Lawrence Community Development CIBC	 Tamara L. Jackson-Gatewood Director of Lending Michigan Women Forward

 Minito Reasor CEO & Founder Minito HR Solutions LLC	 Martin Williams Founder Sisters Code	 Lauren Rivers Principal Broker Rivers House	 Steve Koch, CPA Founder & Principal Primary Care Financial	 Atty. Brian D. O'Keefe Founder Lippitt O'Keefe, PLLC	 Anthony Brogdon Producer Strong Productions	 Marcia Gilad Founder Breen Block, Inc.	 Crystal Rice-Jenkins Owner Black Economic Exchange Group
 Emmanuel Ogua Conference Planner National Microloan Conference	 Paul Jones CEO ProsperUs Detroit	 Krystal Jones Capital Readiness Coordinator Great Lakes Women's Business Council	 Terrance R. Campbell President & CEO YOUR Center	 Claudette Harris President At Your Service Consulting	 Myles Morgan Founder Mind Blown Life	 Terrence White Director of Lending Community Wealth Fund	 Shelly Ellis Business Consultant Ellis Management Services
 Valaise Smith Senior Tax Accountant Tried and True Financial Services	 Michael Badon Financial Services Professional Badon and Associates	 James Hall III Founder Coddli Collective	 Jacqueline Barnes Project Management Consultant JacQueen Bee LLC	 LaShanda Cooper Business Development Officer Detroit Development Fund	 Atty. Jermaine Wyrick Founder Fathers Justice Law PLLC	 Rachel A. Davis CEO & Executive Director Greater Wealth Works	 Chris Miller, CEO National Coalition for Community Capital (NC3)
 Tanesha Reed Founder & CEO Modern Moguls	 David Palmer Associate Broker and Realtor Kite & Key Partner	 Christa Stephens CEO & Founder TymFlo	 Tanesia Greer Business Development Manager Michigan Women Forward (MWF)	 Yusupha Kamara Strategic Business Development Consultant ACCESS	 Joseph E. Shepard V.P. & Small Business Relationship Manager Comerica Bank	 JuJuan Buford Managing Partner JSB Business Solutions Group	 Christianne Malone Chief Program Officer TechTown Detroit





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2025 NATIONAL MICROLOAN CONFERENCE

MEET THE CONFERENCE PLANNING COMMITTEE

November 5 - 6, 2025

HOLLYWOOD CASINO AT GREEKTOWN



Warren S. Galloway, Jr.
President & CEO



Angeline Lawrence



Lawrence Jackson



John L. McCullough, Jr.



Kendall Braxton



Lake Butler



Jaime Odister



Steven Yates



Emmanuel Ogua



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