

November 2025 RATE Newsletter

November 15, 2025

Happy November!

Here are the featured RATE marketing examples that worked well in October.

These are clients getting maximum impact with their radio talk show, endorsement, and vendor programs.

Enclosed are your two (2) suggested video topics and one (1) lead generation campaign for both consumers and agent recruiting in November. Custom topics are available.

If you're not a client, your first video is free. We'll interview you "talk show" style for 10 minutes on Riverside using your phone or webcam. We do all the heavy lifting after that.

Call my cell 402.515.5438 or email me frank@getvyral.com with questions.

- Frank

December 2025 Topics

Suggested topics only. Custom topics available

Real Estate Agent

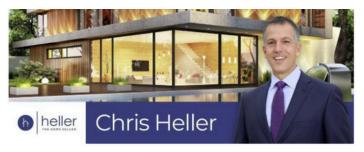
Video #1: Should I sell my home during the holidays? Video #2: How can I find a 4% assumable mortgage? Lead Campaign: Free Pre-Listing Renovation Estimate

Real Estate Recruiting

Video #1: How should I pay a showing assistant?

Video #2: What will happen to real estate commissions in 2026?

Lead Campaign: Download My Pre-Listing Packet



Modern Home-Selling Options for Homeowners



Tired of thinking you have to host showings, make repairs, and wait months to sell? For years, people believed that the traditional way was the only option, but not anymore. In 2025, sellers are choosing faster, smarter paths like cash offers and move-first programs. Whether you want speed, flexibility, or broader exposure to potentially sell for more, there's a way to sell that fits your life. Check out this quick video to see which option works best for you.

Watch the Video

Start Your Home Search



Search with confidence knowing your local agent has the latest listings.

Home Search

Get Your Home's Worth



Find out your home value, home equity, refinance and mortgage reduction.

Home Value

Call or text me at 800-800-2978 or reply to this email to get an expert answer to questions you may have.

If you were forwarded this email and would like to get my updates directly, click here to join my mailing list.



Why Toledo Is a Top Residential Investment Market



Why are more real estate investors looking at Toledo? Many markets are overpriced or unpredictable, but Toledo offers stability, low entry costs, and reliable returns. In this video, you'll learn what makes this market one of the best in the country for long-term growth. I'll walk you through the economic data, housing trends, and what national experts are now saying about this Midwest city. If you've been looking for your next smart move, you'll want to see what makes Toledo a good investment city.

Watch the Video

Looking to Sell Your Home?



Are you thinking about listing your home? We can help you get an accurate home valuation based on current market trends.

Home Value Report

Looking to Buy a Home?



Use our full MLS search with virtual tours, directions to listings, schools, and more all on an interactive map with detailed listing information.

Search All Homes

Call or text me at 419-874-1188 or reply to this email to get an expert answer to questions you may have.



How the RealVitalize Program Helps Twin Cities Homes Sell Faster



Are you wondering if you should update your home before selling? The right improvements can help you sell faster and for a higher price, but deciding which ones matter and how to pay for them can feel overwhelming. Today, I'll share how the RealVitalize Program works, with updates like painting, staging, flooring, and landscaping. This program takes the stress out of pre-sale improvements by fronting the costs and helping your home shine from day one. Check out the video to see how it can position you for stronger offers.

Watch the Video

Search All Twin Cities Homes for Sale

What's Your Twin Cities Home Worth?



Use our full MLS search with virtual tours, directions to listings, schools, and more all on an interactive map with detailed listing information.



Are you thinking about listing your home? We can help you get an accurate home valuation based on current market trends.

Search All Homes

Home Value Estimate

Call or text me at <u>952-222-9000</u> or reply to this email to get an expert answer to question you may have.

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How Property Managers Protect Your Investment



Are you thinking about managing your rental properties on your own? You might think you're saving on professional fees... until tenant conflicts and legal issues arise. Today, I'll break down all the reasons why hiring a professional property manager can protect your investment and guide you through California laws. We'll cover pricing your property correctly, preparing the right contracts, and handling tough tenant situations. Click the link below to learn how to set your investments up for long-term success with the right support.

Watch the Video

Free Home Price Estimate



Join over 300,000 homeowners in finding your home's value.

Get A Free Cash Offer



Provide details about your home and get a no-obligation cash offer.

Get Estimate

Get Cash Offer

Call me at 209 834-2680 or reply to this email to get an expert answer to questions you may have.



Top Reasons Buyers Cancel a Home Sale



Selling your home? Here's one thing sellers never anticipate: Even if you've accepted an offer, you're still not guaranteed a sale. It's incredibly frustrating to invest time and energy only to have the deal fall through from a surprise inspection or financing issue. In this blog, I'll walk you through the five most common reasons buyers back out and how to prevent them. Whether you're selling soon or already have an offer in hand, this will help you stay one step ahead and make it to closing day with confidence.

Learn More



The Kittle Home Selling System!

Sell your home in the quickest way for top dollar with the proven system that has worked for thousands! Call 970-GET-SOLD or enter your address below!

Sell Your Home

Looking to Sell a Home?



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Looking to Buy a Home?



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We're here if you have any home-buying and/or selling questions as well:

- If you are looking to buy, tap to call us directly at 970-218-9200.
- If you are looking to sell, tap to call us directly at 970-305-3572.

If you were forwarded this email and would like to get my updates directly, click here to join my mailing list.



How the Fed's Rate Cut Impacts Louisville Homebuyers and Sellers



Not sure how the Fed's rate cut impacts the Louisville housing market? Many believe rates will drop automatically, but that's not always true. Today, I'll explain what this rate cut actually means for your real estate decisions. With changes happening, you might want to move sooner rather than later. Check my latest video to see how this affects your next steps.

Watch the Video

Tune In to My Radio Show Every Sunday From 8:30 to 9:00 AM on WHAS 840







On his radio show, I discusses a wide range of real estate topics, including market trends, tips for buying and selling homes, financing, and home improvement advice. I often features guests from the real estate industry and local businesses, offering listeners valuable insights and practical tips for navigating the real estate market. Available on AM Radio or your can click the link below to tune in via iHeart Radiol

Listen to The Show on iHeart Radio

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Looking to Sell a Home?

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Free Home Value Report

Call or text me at <u>502-376-5483</u> or reply to this email to get an expert answer to questions you may have.



Will the Recent Rate Cut Lower Home Prices This Fall?



Everyone's asking the same question: "Will the recent rate cut finally lower home prices?" The truth is, there's no straightforward answer. Today, we'll explain what the Fed's move means for the housing market this fall. We'll talk about how interest rates are changing, what's happening with inventory, and why pricing trends might be different depending on where you live. If you're trying to decide whether to buy, sell, or wait, check this out. Just click the link below to get started.

Read Our Blog

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Home Value Report

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Search All Homes

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Should You Stage Your Home Before Selling?



Should you stage your home before selling? The truth is, it depends. You first need to assess your home, market, and goals. In this blog, I'll break down when staging makes the biggest impact, how to do it cost-effectively, and when it may not be needed at all. Whether you're working with a vacant home, an unusual layout, or just want to stand out online, these smart tips can help you attract more buyers and sell with confidence. Check out my blog to learn more.

Read My Blog

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Thinking About a Career in Iowa Real Estate? Here's How to Start Smart (and With Less Risk)



Are you stuck between the dream of becoming an lowa real estate agent and the fear of leaving a steady paycheck? That fear is real, and it's why so many new agents quit. The good news is there's a smarter way to launch. I'll show you how partnership, proven systems, and consistent leads reduce risk and set you up for long-term success. Don't let fear stop you from making the leap; see how a career change can work in your favor.

Watch the Video

What's Your Central Iowa Home Worth?



Are you thinking of selling your home or interested in learning about home prices in your neighborhood? We can help you.

Free Home Value Report

Looking for a Central Iowa Home?



Search the entire MLS for your Central lowa home.

Search the MLS

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Top Reasons Buyers Cancel a Home Sale



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Get a Home Value Estimate

Call or text me at (928) 606-6749 or reply to this email to get an expert answer to questions you may have.



Fall 2025 Real Estate Update for Eastern North Carolina



Has the real estate market in eastern North Carolina cooled this fall? The truth is that it's not a crash, but a shift toward balance that impacts both buyers and sellers. Today, I'll share the latest fall 2025 update, including why homes are sitting longer, how inventory is opening opportunities, and why pricing matters more than ever. Buyers will learn how to use this moment to negotiate better terms, while sellers will see what it takes to still sell fast. Get the full breakdown in my latest video.

Watch the Video

Schedule A Strategy Session



Schedule a consultation to craft a plan for your next move.

Request a Call

Interested in What Your Home is Worth?



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Get Estimate

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Read my blog post

Search All Homes



Explore Every Listing, Find Your Perfect Home!

Looking to buy a home?

What's Your Home Worth?



Discover Your Home's True Value Today!

Looking to sell a home?

Call or text me at (907) 240-2804 or reply to this email to get an expert answer to question you may have



Tour This Rare Florence Home in a Resort-Style Community



Want to live in Florence Country Club? It's rare to find a move-in-ready home in here, and even rarer to find one this pristine. Take a look at this move-in-ready home in the center of Florence Country Club is the perfect solution, blending resort-style living with unbeatable access to schools, shopping, and dining. It provides a lifestyle where connection and comfort are the priority, giving you back your weekends and your peace of mind. Don't let this rare chance to join one of Florence's most beloved communities pass you by. Check out my latest video for a virtual tour.

Watch My Video

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Search All Homes for Sale

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Are you thinking about listing your home? We can help you get an accurate home valuation based on current market trends.

Get a Home Value Estimate

Call me at <u>843-260-9935</u> or reply to this email and I'll tell you what your home is worth or find you a home.

If you were forwarded this email and would like to get my updates directly, click here to join my mailing list.

5 Things To Check Before Buying a Home in Salt Lake City



Are you sure the home you're touring is as perfect as it looks? Sometimes, fresh paint or a "new carpet smell" can hide costly problems underneath. We'll walk you through the five subtle signs that reveal water damage, poor drainage, or structural issues most buyers miss. You'll learn how to spot them early and avoid surprise repairs after closing. Click the link below to get the full checklist.

Watch the Video

Looking to Buy a Home?



See all homes for sale.

Search All Homes

Looking to Sell a Home?



Find out what your home is really worth.

Home Value Report

Call or text me at (801) 590-7048 or reply to this email to get an expert answer to questions you may have.



Sell Fast This Fall in Harrisburg's Hot Market



Wondering if you should sell your Harrisburg home this fall? The simple answer is: yes! Many assume the market cools off after summer, but that's when serious buyers actually start showing up. I'm going to share why this season can give you an edge if you're thinking about selling. For starters, motivated buyers are eager to move before the holidays, so listing now puts your home right in front of those ready to make a move. Watch my full video to learn how you can take advantage of this perfect window to sell.

Watch My Video

Looking to Buy a Home?





Finding your dream home starts right here.



Find your home or condo's value in today's market, for free.

Get a Home Value Estimate

UNIONHOME MORTGAGE







Loren Disque

Loan Officer Idisque@uhm.com Phone: (717) 346-2312 Mobile: (717) 385-7951 168 W. Ridge Pike Suite 101 Royersford, PA 19468

NMLS 615562

State NMLS List PA 112045

Call me at (717) 695-3177 or reply to this email and I'll tell you what your home is worth or find you a home.

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CalHFA Loans Are Making It Easier To Buy a Home in Burbank



Are you wondering if now is the right time to buy a home in Burbank, Glendale, or North Hollywood? Most buyers are unsure how to navigate rising interest rates, closing costs. and market changes while trying to get a good deal, but I have good news for you. Today, I'll break down how CalHFA loans and the current local market trends can make homeownership more attainable. From low down payment programs to flexible financing, I'll tell you how you can take advantage of these opportunities and make buying a home more achievable. Get more buying tips and local updates in my latest videol

Watch the Video

Ready to Own Your Home?



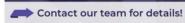


Lower than market Rates. Lower Down Payment. Easier Path to Homeownership!

a lower interest rate and as little as 3% down — making it easier than ever to get the keys to your dream home!

- Minimum 680 FICO
- ☑ Earn \$211,000 or less per year
- ✓ Only 3% down payment required
 ✓ Flexible options for first-time buyers
 ✓ State-backed loan designed to help California families!

Don't wait — homeownership is closer than you think!









818-953-5300

Looking to Buy a Home?





Finding your dream home starts right here.

Find your home value in

today's market, for free

Search All Homes for Sale

Get a Home Value Estimate

Call me at (818) 953-5300 or reply to this email to get an expert answer to questions you may have.



4 Tips To Sell Your Ohio Home Faster This Fall



Selling this fall? Your property is being silently judged on a feature most sellers completely ignore, and it has nothing to do with a fresh coat of paint. I put together a video that exposes the four non-negotiable strategies to not only attract these buyers but also to secure a competitive offer. Want to discover expert ways to get your home off the market faster? Just click the link below to learn how.

Watch Our Video

Looking to Buy a Home?



Start your home search with expert guidance and access to the latest listings tailored to your needs.

Search All Homes

Looking to Sell Your Home?



Get a detailed home valuation report to understand your property's current market value and make informed decisions.

Home Value Estimate

Take a look at our featured listing:



1369 New England Way, Lebanon, OH 45036

Call or text me at 800-722-2585 or reply to this email to get an expert answer to any questions you may have

If you were forwarded this email and would like to get my updates directly, click here to join my mailing list.

REAL EXPERTS. GUARANTEED RESULTS.™



Fall 2025 Myrtle Beach Housing Market Update



Myrtle Beach market update: Big momentum returns this fall

The latest stats are in, and it's good news for both buyers and sellers. Rates hit a threeyear low, buyers are back, and prices are climbing fast. Single-family home sales surged 12.9% last month, marking the strongest rebound in months.

Condos are turning a corner. After months of slowing activity, sales have leveled out and prices are ticking up 2.6%. It's still a buyer's market, but confidence is starting to build again.

Homes are still taking time to sell, averaging around 110 days, and fewer listings are closing. But with smart pricing and strong marketing, there's plenty of opportunity.

Strong marketing is what moves homes right now. My team goes all out to get listings noticed, spark real buyer interest, and create momentum that helps our clients win faster and for more.

Ready to see what your home could sell for? Find out here:

GET YOUR HOME'S VALUE NOW

I'll help you turn those numbers into results.

Blake Sloan

WATCH THE FULL MARKET UPDATE NOW



Take a look at all the homes for sale in the Myrtle Beach areal



Click here to get a free home value report!









The headlines aren't really telling the whole story about the local market.

As your local expert, I'll unpack what's **really** happening with DC home prices and what it means for buyers and sellers.

Watch my video now!



- DC home values dipped 3-4%, signaling a recalibration, not a crash.
- · Core DC condos feel pressure; suburban homes stay steady.
- · Sellers win with sharp pricing and buyer incentives.
- Buyers can negotiate better deals before spring.

Watch the full video here

While there's definitely some softness in the market, this is far from a collapse. What we're seeing is a recalibration where buyers finally have more room to negotiate and sellers can't rely on sky-high listing prices anymore.

Click here to watch the full breakdown

Jon Lahey
The Fine Living Group at EXP Realty

5 Fall Maintenance Tips To Prepare Your Home for Winter



Is your home ready for the winter season? As temperatures drop, homeowners could encounter expensive repairs that they could have avoided with a little preparation. In this video, I'll share simple yet crucial steps to safeguard your home from the cold months ahead and prevent common problems like frozen pipes, roof leaks, and more. Check out my latest video to know how to winter-proof your home and save money in the long run.

Watch the Video

Featured Listing: 4453 Twin Pines Dr, Manlius, NY 13104









Elegant 5-bedroom, 3-bath colonial set on over an acre in a highly desirable location! This impressive home showcases soaring cathedral ceilings on the first floor, a dramatic two-story foyer, and an inviting family room with a gas fireplace. The gourmet eat-in kitchen features granite counters, a center island, and a walk-in pantry, flowing seamlessly to the formal dining room and spacious living room. A first-floor bedroom, private office, and convenient laundry add to the appeal. The luxurious primary suite offers a private retreat, Partially finished basement add living area, while the 3-car garage provides ample space for vehicles and storage. Step outside to a beautiful patio, perfect for entertaining or relaxing in your own backyard oasis.

Check this out!



Plan Your Next Move With a Discovery Call

Real talk about your options in today's housing market.

Book a time here

Hey Everyone,

I just wanted to pop into your inbox with a quick reminder. If you ever find yourself wondering about the market, thinking about moving, or are just curious what your home might be worth, I'm here to help.

We can set up a Discovery Call whenever you're ready. It's our chance to talk through your questions, look at what's happening right now, and explore your options at your pace.

Think of it as catching up over coffee, with a little real estate sprinkled in.

Here's my calendar if you'd like to connect:

Book Your Discovery Call

I'm always happy to connect, and would be honored to be Your Answer to Real Estate!

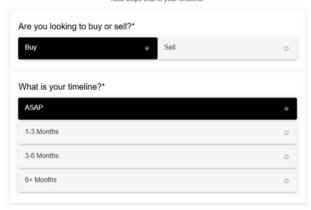
Christi Hill



Schedule A Strategy Session

Get the most from your next move

Fill out this form to schedule a quick strategy call. We'll talk through your goals and outline clear next steps that fit your timeline.





Schedule Now



See How Much Your Louisville Home Could Sell for This Fall

Know what your property is worth in today's shifting market.

Enter your home address to get your free home value

Are you curious about what your home could sell for right now?

Many homeowners are sitting on more equity than they realize. With interest rates fluctuating and inventory still tight in many neighborhoods, home values have shifted in 2025. Whether you're thinking about selling soon or just planning ahead, knowing what your home is truly worth now will help you get ahead.

That's why **I'm offering a free, no-obligation home value estimate.** It's quick, personalized, and based on the most up-to-date market data in your neighborhood, and not some automated guess from online sites.

Here's what you'll get when you request your free estimate:

- A detailed analysis of your home's current market value
- Secont comparable home sales in your area
- Section Local market trends and buyer demand insights
- A recommended price range if you decide to list

Get your free home value report here.

This report will give you a clear idea of your home's worth and options, whether you're ready to sell now or just want to plan ahead. It's 100% free and confidential.

Have questions or want to chat about timing the market? Simply reply to this email. I'm here to help.

Bob Sokoler

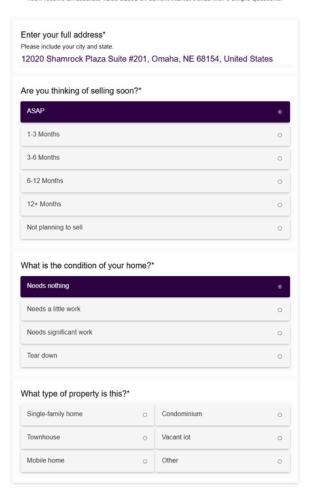


Free Home Price Estimate

Get a real-world home value estimate that's accurate

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You'll receive an accurate value based on current market trends with 6 simple questions



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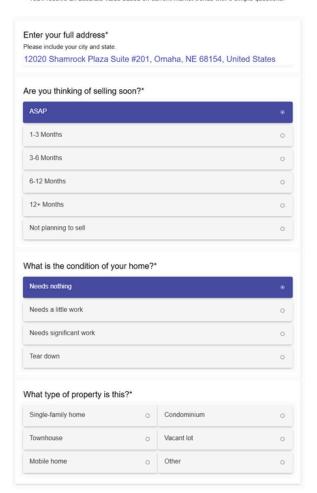
John Schuster



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Tami Holmes Realty

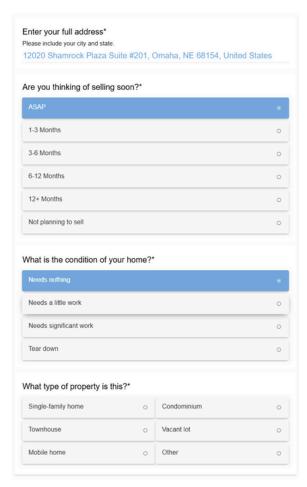


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Kevin Clancy

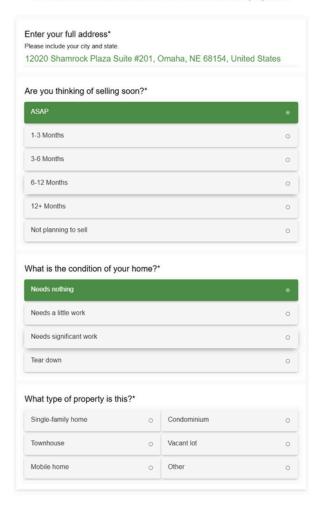


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Get Estimate



What's your Central Pennsylvania home really worth this fall?

Learn what buyers in your area are paying today.

Enter your home address to get a personalized estimate

As the fall season settles in, you might be wondering: Is now still a good time to sell? The short answer is yes. Buyers in Central Pennsylvania are still active, especially those hoping to move before the holidays. I can help you find out exactly what your home could sell for this October based on the latest local market data.

Home prices across our area have stayed strong, and in most neighborhoods, values have even ticked up over the past year. Well-kept homes that show well and are priced right are attracting serious buyers who are ready to act quickly.

If you've been curious about your home's value, I can provide a personalized estimate that reflects this season's trends and your home's layout, upgrades, and features.

I'll also give you an idea of what buyers are willing to pay right now.

Enter your address to see your current home value.

If you send me a few photos of your home along with your address, I can give a more accurate estimate. Photos can show details that online tools might overlook, revealing your home's real value.

With fall buyers motivated to settle in before the year ends, this is the perfect moment to prepare. Whether you're thinking about listing soon or simply exploring your options, I'm here to help you explore your options.

Depending on your situation, we can take a few different approaches:

- · Sell quickly to an investor for a cash offer
- · List on the market to maximize your price
- · Make minor updates to increase appeal
- · Secure your next home first using a bridge loan

No matter which path you choose, it's important to make informed decisions based on the latest market data and your unique situation. I'm here to guide you through every step of the process, from determining the right price to securing the best possible outcome. Let's discuss your options today and make sure you're positioned to succeed in this dynamic market. Just call me at (717) 409-5588, or reply to this email to get started.

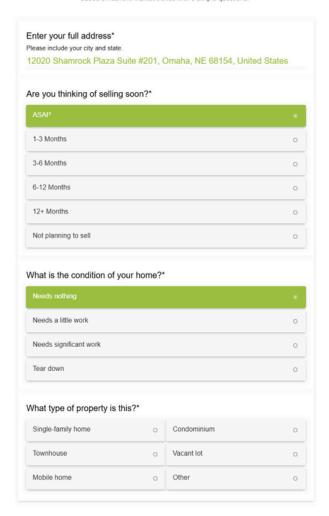
Joy Daniels



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Find out what your home is worth based on our detailed analysis. You'll receive an accurate value based on current market trends with 6 simple questions.



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Join My VIP Des Moines Homebuyer List

Find off-market homes you can't find on Zillow.

Join the VIP Homebuyer List

Friends and clients,

Are you tired of seeing the same listings pop up online, only to find out they're already under contract or not quite what you're looking for?

There's a whole market of homes here in Des Moines that never hit Zillow, Redfin, or Realtor.com. These sellers want privacy, often due to job changes, family transitions, financial shifts, or just wanting to "test the waters" without going public.

This September, I'm inviting serious homebuyers to join my VIP Homebuyer List, where you'll get exclusive access to hidden, off-market listings in Des Moines before anyone else hears about them.

Join my VIP homebuyer list

First, I'll confirm you're ready to buy (either pre-approved or cash-ready). Then, I'll send you confidential details, including photos and video walk-throughs. When you're interested, I'll arrange a private showing or virtual tour. I'll guide you through the entire offer and negotiation process, off the market and on your terms.

You'll get:

- Early access to private inventory before it's public
- ---- Direct negotiation with motivated sellers
- Less competition = stronger offers
- ----> Personalized service every step of the way

If you're thinking about buying in 2025 and want a competitive edge, this is your opportunity to access properties no one else sees.

And if you're a homeowner considering selling discreetly, call me or simply reply to this email. I'll match you with a pre-approved buyer from my list who's ready to make a move.

Have a great day,

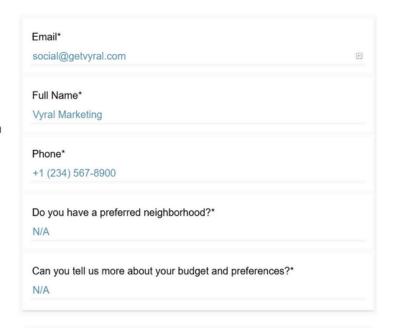
Misty Darling



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Get first access to hidden, off-market homes.

Some of the best homes never hit the market. Join my VIP Homebuyer List to get exclusive access to off-market listings that sellers want to sell privately and won't post on Zillow, Redfin, or Realtor.com. I'll send you confidential property details, arrange private showings, and help you make competitive offers before the public even knows these homes are for sale.



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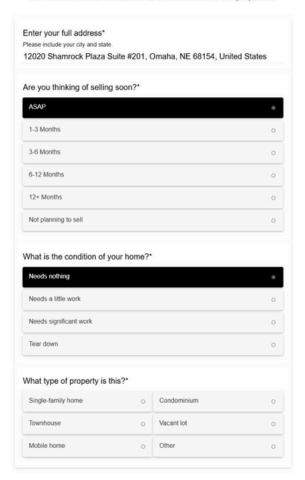
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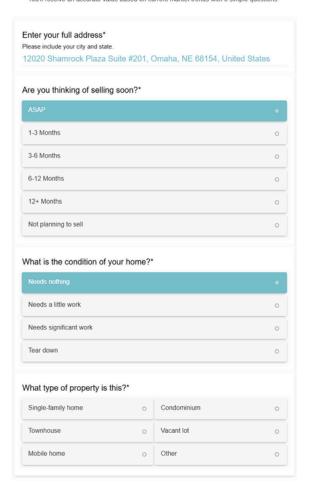
Kelly Broaddus



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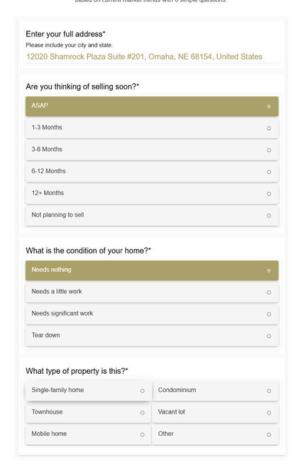
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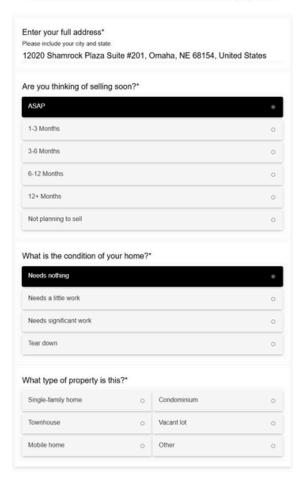


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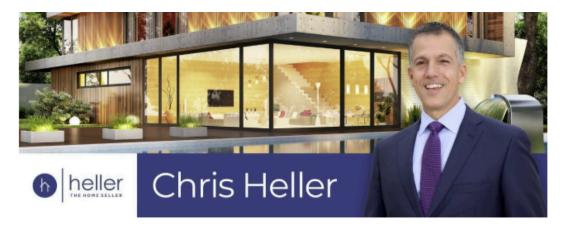
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We're here if you have any home-buying and/or selling questions as well:

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- If you are looking to sell, tap to call us directly at 970-305-3572

Rob Kittle



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