3/hUuf sf/fjf/ ;DaGwL

;j[To0f kl|tjlbg

-sf7df08f}nlntk/, eQnk/, df[]ª, wglff, k;f{?kGb}lL,
sf:sL, afs]/ sjlfnL lhNnfsf]tYofÍdf cfwfl/t_

gjkfn /fi6«a}s
cg';Qwfg ljefu
cfly§ ljsf; zfvf
jfnjlf6f6f/, sf7df08f}.

@)^* sflt§

1. sf7df08f}pkTosf tyf o; a}sf pkTosf aflx/sf sfof(ox? /x}sf lfq]sf dfnkf], gu/kflnsf, zx/L ljsf; tyf ejg lgdf0f{ sfof(ox?af6 ln0Psf] tYofÍ Pj+3/hUuf Joj;fol tyf pBf]u jfl0fHo ; 3sf kbflwsf/lx?alr ul/Psf] ;HfKt ;j{f0f (Quick Survey) cg'; f/ **cfly§ jif{@)^&÷^* tyf rfn'cfly§ jif§f]klxnf]qodf;df 3/hUufsf] /lhi6}kg ;Wof Pj+/fh:j c;hldf cl3Nnf]jif§f] thgfdf Øo§tf cfPsf]blV(5 eg] Joj;folx?n]cfufdl lbgdf sf/f]jf/ nueu oyfl:yltd}/xg]blVPtf klg dNodf s}l jj[4 xg]wf/0ff JoQmu/}$f 5g**

2. cf= j= @)^&÷^* df 3/hUuf sf/f]jf/af6 ;**du|/fh:j ;**sngdf #^=@(k}tzt tyf /lhi6}kg ;Wofdf #!=)* k}tztn]x[; cfPsf]5 . cl3Nnf]jif{/fh:j ;**sngdf !)=$* k}tztn] x[; cfPsf] lyof] eg] /lhi6}kg ;Wofdf !#=@! k}tztn]j[4 ePsf] lyof] . To:t}/l gu/kflnsf sfoflox?af6 k}Kt tYofÍ cg'; f/ ;dllff cjwdf **;dudf cfjf; lo 3/ gS;f kf; ;Wofdf $=((k}tztn]x[; cfPsf]5 .** cl3Nnf]jif{o:tf] ;Wof #=#! k}tztn]36}$f]lyof] .

3. ;dllff cjwdf **sf7df08f}pkTosfdf 3/hUuf sf/f]jf/af6 ;**dInt /fh:j $!=*(k}tztn] tyf /lhi6}kg ;Wof %!=&& k}tzt]36}$f]5 . cl3Nnf]jif{o:tf]/fh:j ;**sng @)=(! k}tzt tyf /lhi6}kg ;Wof !$=)! k}tztn] 36}$f] lyof] . To:t}/l ;dllff cjwdf **pkTosfdf cfjf; lo 3/ gS;f kf; ;Wofdf !*=(& k}tztn]x[; cfPsf]5** hg] cl3Nnf]jif{*-%@ k}tztn]36}$f]lyof] .

4. ck}ff ;j{f0fsf] glthf cg'; f/ Joj;folx?n] **xfn 3/hUufsf]sf/f]jf/ cl3Nnf]jif§f] thgfdf $) blV %) k}tzt / dNo sl/a #) k}tzt;Dd 36}$f] atfPsf 5g\. $$ k}tzt Joj;folx?n]cfufdl lbgdf 3/hUuf sf/f]jf/ oyfl:yltdf /xg]atfPsf 5g\eg]$) k}tztn]sf/f]jf/ sl/a @) k}tztn]a9}g]**atfPsf 5g\. To:t}/l **$# k}tzt Joj;folx?n]3/hUufsf]dNo !% blV #) k}tzt;Dd a9}g ;Dg]cgdfg u/}f 5g\eg]#% k}tztn]dNo oyfl:yltdf /xg]/ afSl @@ k}tztn]3/hUufsf]dNo 36}g]cgdfg u/}f 5g**
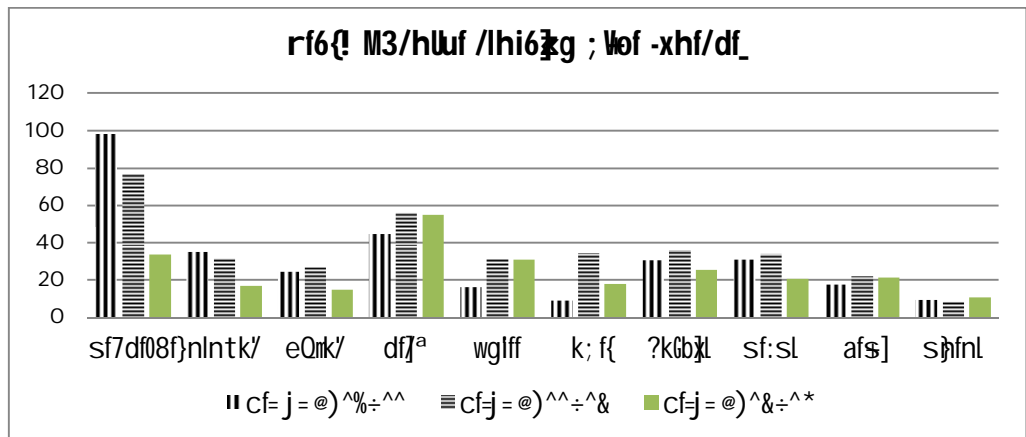
gkfndf ljut s]l jif6tf 3/hUuf sf/faf/df ePsf]lj:tf/;G}o; Ifqdf a}s tyf ljQlo ;:yfx?sf]nufgl pNn]o ?kdf a9b}uPsfh]o; af6 ;hgf xg ;Sg];Defljt hf]vdnf0{ Go]ls/0f u/l 3/hUuf sf/faf/ Pj+dNonf0{Jojl:yt ug]p2]on]gkfn /fi6«a}n]ldlt @)^^ klf (ut]/ tTkZrft \jle6g ;dodf a}s tyf ljQlo ;:Wffx?nf0{Igbf]zg hf/l u/l 3/hUuf Ifqsf]nufgL ;ldf lgwf{0f u/\$sf] lyof]. To:t]U/l gkfn ;/sf/n] 3/hUuf sf/faf/ ubf{cfo;ft vhfpg]Joj:yf ug$sf ;fy}3/hUuf vl/b laqmldf kFlut nfes/sf]kfjwfg ;d}/fv$sf]lyof]. ;/sf/L :t/af6 ul/Psf pko§t glltut Joj:yf, cGt/flji6« ahf/df 3/hUuf Ifqdf bYf k/\$sf]dGbl, a}su Ifqsf]t/ntdf cfPsf]sdl nufotsf ljle6g 36ofqmdx?n] ubf{;a{fwf/0f Pj+3/hUuf sf/faf/ ug{Joj;folx?sf] cfTdljZjf;df cfPsf]sdlsf sf/0f gkfndf xfn 3/hUuf sf/faf/ Pj+dNo 36b}u0{x$sf]cj:yf 5 . o;af6 Psflt/ ljutdf 3/hUuf sf/faf/ Pj+dNodf b}vPsf]c:jefljs lj:tf/df qmds ;Wf/ x5}uPsf]5 eg] csf{lt kf]o; Ifqdf ul/Psf]pNn]o /sdsf]nufgL hf]vddSt g/x$fh]/ o; Joj;fodf dGbl /x$f]x5f]o;af6 ;du|a}su If Pj+3/hUuf Joj;folx? ;d:ofdf k/\$ ubf;fx? JoSt e0{x$]5g\ o; kl/k]odf 3/hUuf Ifqdf b}vPsf]dGblsf sf/0f dh}ssf]ljQlo Pj+;du| cyf{Gqdf kg{;Sg]kl]tsh k}fjsf]ljZniif0f u/l To;nf0{Go]gzfsf ug{cfjZos gltut kxn cjnDag ug$sfodf ;3fpgf nflu b?sf k}V Jofkflo;s s}bx?df ljBdfg 3/hUuf sf/faf/sf]kl5NNff]cj:yfsf]af[df ;HfKt :ynut ;j]{f0f (Quick Survey) ;Dkfbg u/l of]kltj]bg ki] ul/Psf]5 .

o; ;j]{f0fdf sf7df08f}+pkToasfsf # lhNnf;lxt gkfn /fi6«a}sf pkTosf aflx/sf sfof{no:yt & lhNnfx? -df]/«, wglff, k;{f?k$bxl, sf:sl, afs}]/ s}hfnL u/l h$df !) lhNnfx?sf]3/hUuf sf/faf/ ;DaGwl kl5Nnf]tlg jifsf]tYofs ;ng ul/Psf]5 eg] ;j]{f0fdf ;dLPsf ;a}lhNnfl:yt pBfm jfl0fHo ;3sf kbflwsf/L Pj+3/hUuf Joj;folx? u/l sh (^ hgf;Fl ck]lff ;j]{f0fsf dflbdaf6 k]olf cGtaftf{u/l 3/hUuf sf/faf/, dNo tyf o; ;DaGwl ljBdfg ;d:of Pj+;nfjx? ;d}u/l kf[t glthfx?nf0{IgDgfgf;f/ k}fut ul/Psf]5 .

@= 3/hUuf sf/f]f/sf]jtq{fg l:ylt

@=! 3/hUuf /lhi6kg ;Vof M

cWoogn];d}]$f lhNnfx?sf];du|tYofÍ ljZn]if0f ubf{ cf= j= @)^&÷^* df 3/hUufsf] /lhi6kg ;Vofdf #!=)* k‖tztn]xf|; cfPsf] 5 . cl3Nnf]jif{o:tf] sf/f]f/df !#=@! k‖tztn]j[4 ePsf]lyof]. ;dLlff cjlwdf sf7df08f}pkTosfdf 3/hUuf /lhi6kg ;Vofdf %!=&& k‖tztn]xf|; cfPsf] 5 h•g cl3Nnf]jif{!$=)! k‖tztn]36$f]lyof]. cWoogdf ;d|6Psf lhNnfx?dWob];dLlff jif{df sf7df08f}lhNnfsf]3/hUuf /lhi6kg ;Vof ;a•eGbf a9L cyf{{\%^#& k‖tztn]36$f] 5 . To:tµ/l ;dLlff cjlwdf k;f{ sf:sL / ?kÖb}kL lhNnfsf]/lhi6kg ;Vof qmdzM$*#&) k‖tzt,#(#@$ k‖tzt tyf @(%(k‖tztn]36$f] 5 . ;dLlff cjlwdf s}hfnl lhNnfsf]3/hUuf /lhi6kg ;Vofdf eg]@)#($ k‖tztn]j[4 ePsf] 5 .
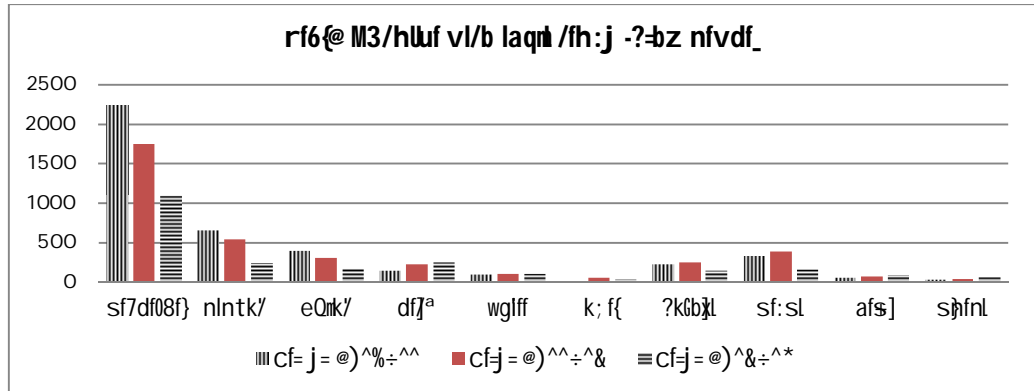

rf6{! M3/hUuf /lhi6kg ;Vof -xhf/df_

@=@ 3/hUuf vl/b÷laqmL /fh:j M

cWoogn];d}]$f lhNnfsf dfnkf] sfofnox?af6 kf[Kt tYofÍ cg';f/ cf=j= @)^&÷^* df 3/hUuf vl/b÷laqmLaf6 ;•lnt ;du|/fh:jdf #^=@(k‖tztn]xf|; cf0{¿=@ ca{#(s/f}8 !@ nfv ^^ xhf/ df l;ldt ePsf] 5 . cl3Nnf]jif{o:tf]/fh:j ;•ngdf !)=$* k‖tztn]xf|; cfPsf]lyof]. ;dLlff cjlwdf cWoogdf ;d|6Psf lhNnfx?dWob]sf:sL lhNnfdf /fh:j ;•ng ;aeGbf a9L cyf{{\%*#& k‖tztn]36$f] 5 .

;dLlff cjlwdf sf7df08f}pkTosfsf]3/hUuf sf/f]f/df cfPsf]lu/fj6 -%!=&& k‖tzt_ ;•Eµ} /fh:j ;•ngdf klg $!=*(k‖tztn]xf|; cfPsf] 5 . o;dWob]nlntk/, eOmk/ / sf7df08f} lhNnfsf]/fh:j ;•ngdf qmdzM%$#%# k‖tzt, $$#%% k‖tzt / #&#$(k‖tztn]xf|;

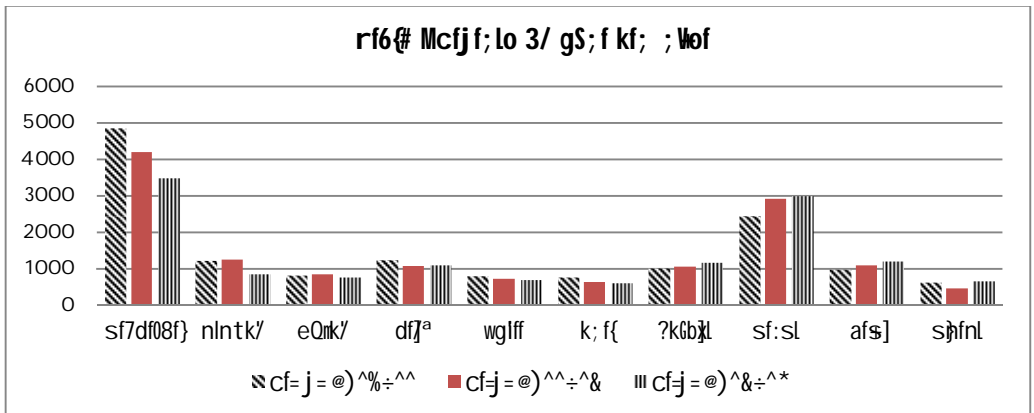cfPsf]5 . To:tµ/l ;dlIff cjlwdf k;f{tyf ?kßb}xL lhNnfsf]/fh:j ;ssng qmdzM@#=)% kl|tzt / $)=^) kl|tztn] 36$f]5 .

csf{{km{3/hUuf sf/f]f/df sl/j @ kl|tztn]xf{; cfPsf]ePtfklg df]§ / afs]lhNnfsf] /fh:j ;ssngdf qmdzM!$=&(kl|tzt tyf @^=)(kl|tztn]j[4 ePsf]5 .

rf6{@ M3/hUuf vl/b laqml /fh:j -?÷bz nfvdf_

@# cfjf;lo 3/ gS;f kf; ;Vof M

cWoogdf ;dk6Psf !) j6f lhNnfsf dxfgu/kflnsf÷pk-dxfgu/kflnsf÷gu/kflnsfx?af6 pknAw tYofÍ cg';f/ cf=j=@)^&÷^* df cfjf;lo 3/ gS;f kf; ;Vofdf $=((kl|tztn] xf{; cfPsf]5 . cl3Nnf]jif{{o:tf];Vofdf #=#! kl|tztn]xf{; cfPsf]lyof]. ;dlIff cjlwdf sf7df08f}pkTosf leqsf]cjf;lo 3/ gS;f kf; ;Vof !*=(& kl|tztn]36$f]5 .

csf{{km{;dlIff cjlwdf s)hfnl, afs], ?kßb}xL, df]§ / sf:sl lhNnfdf cfjf;lo 3/ gS;f kf; ;Vof qmdzM $!=)(kl|tzt, !)=^# kl|tzt, !)=%) kl|tzt, #=@% kl|tzt / @=@! kl|tztn]j[4 ePsf]5 .

rf6{# Mcfjf;lo 3/ gS;f kf; ;Vof

@=\$ cf=j=@)^*÷^(sf]k|yd qodf;sf]3/hUuf sf/f]f/ l:ylt M

cf=j=@)^*÷^(sf]k|yd qodf;df cl3Nnf]cf=j=sf];f|Kl cjlwsf]thgfdf ;du|3/hUuf /lhi6kg ;|Kofdf * kl|tzt tyf /fh:j ;|sngdf !!=#* kl|tztnn]xf|; cfPsf]5 . ;dLlff cjlwdf sf7df08f}pkTosfsf]/lhi6kg ;|Kof @%=\$\$ kl|tzt tyf /fh:j ;|sng @#=\$& kl|tzn]36\$f]5 .

pkTosf jflx/sf & lhNnfx?dWb]];dLlff cjlwdf ?k|Gbl|L / df7ª lhNnfdf /lhi6kg ;|Kof qmdzM !!=)* kl|tzt tyf #=^@ kl|tztn]a9\$f]5 eg]tyf /fh:j ;|sng qmdzM \$\$=)@ kl|tzt / !*=(\$ kl|tztn]a9\$f]5 . To:t}M/L ;dLlff cjlwdf wglff, sf:sl, afs]]/ s|hfnl lhNnfdf sf/f]f/df xf|; cfPtfklg /h:j ;|sngdf j[4 ePsf]5 .

#= ck]ff ;j|Lf0f glthf M

ck]ff ;j|Lf0fsf qmddf ;flwwPsf lgDgfg';f/sf % j6f k/lgjnlsf]hjfkmnf0f{bx|fo cg';f/ k|t't ul/Psf]5 .

k/g g=!=

tkf0\$f]larf/df ut ;fnsf]thgfdf xfn 3/hUuf sf/f]f/sf];|Kofdf s]s:tf]kl/jtg -36a9_ cfPsf]5 <

o; k/gsf];DaGwdf sh ($ pQ/bftfx?dWb]]*\$ kl|tztn]3/hUufsf]sf/f]f/ cf]ftdf \$) bRv %) kl|tztn]36\$f]atfPsf 5g\. vf;u/L a}s tyf ljQlo ;|yfx?n]o; Ifgdf yk nufgl kl|fx gu/]f]tyf gof+C0fdf pRr Jofhb/ /x\$f]sf/0f sf/f]f/ 36\$f]atfPsf 5g\

k/g g=@=

tkf0\$f]ljrf/df 3/hUufsf]dNodf s]s:tf]kl/jtg -36a9_ cfPsf]5 <

sh (@ hgf pQ/bftfx?]^@ kl|tztn]3/hUufsf]dNo cf]ftdf sl/j #) kl|tztn]36\$f]jtfPsf 5g\. vf;u/L a}s tyf ljQlo ;|yfx?n]o; Ifgdf yk nufgl kl|fx ug{/f]\$\$f]tyf tyf pRr Aofhb/sf sf/0f 3/hUuf Joj;folx? C0f bfloTjaf6 dQm xg hUufsf]dNo 36fP/ klg a]Rg jfNb] xgkg{cj:yf cfPsf]h]dNo 36g uPsf]atfPsf 5g\.

k7g g=#=

tkf0§f]ljrf/df cfufdL lbgdf -^ dlxgfbLv jifthg;Ddsf]cjlwdf_ 3/hUufsf]sf/fajf/ ;Wofdf s:tf]kl/jt6j cfpnf <

sh *(hgf pQ/bftfx?dWo]$$ kl|tztn];/sf/ tyf gkfn /fi6«a§ssf]3/hUuf ;DaGwL ljBdfg gllt vShf]xg];j] gblvPsfjh]sf/f§f/df ;dj; sg}kl/tt6j gxg]atfPsf 5g\ eg]$) kl|tztn]b5zdf :yfol ;/sf/ agkl5 ofllfqdf kjfx xg]a§ shf{Pj-sf/f§f/df ;Wf/ cf0{3/hUuf sf/f§f/df sl/j @) kl|tztn]a9%g]cgdfg u/$f 5g\

k7g g=$=

tkf0§f]ljrf/df cfufdL lbgdf -^ dlxgfbLv jifthg;Ddsf]cjlwdf_ 3/hUufsf]dNodf s:tf]kl/jt6j cfpnf <

sh *^ hgf pQ/bftfx?dWo]$# kl|tztn]cfhftdf sl/a !% bLv #) kl|tzt;Dd dNodf j/4 xg]cgdfg u/$f 5g\ b5zdf :yfol ;/sf/ agkl5 sjL /fdf{gllt aGg]tyf a§n]kbM o; Iftjdf shf{kjfx ug{[nufglsf]pRr kl|tkm lbg]j§slNNks If0j lj:tf/ xg g;s§fn] lg:sj) km08x? nfdf];do;Dd kvfL lg:sj) eP/ ga:g]/cG§tMo; Iftjdf kjfx xg]nufot zx/ls/0f lj:tf/sf] sf/0fn]ubf{sf/f§f/df ;Wf/ cf0{dNodf ;dfGo j/4 xg]cgdfg pglx?sf]5 .

csf§tkm(sh pQ/bftfx?dWo]#% kl|tztn]3/hUufsf]dNo Goj}td\Lj0bdf klu;;§fh]ca g36j]/ sf/f§f/df klg sg};Wf/ gxg]ePsf§h]yk dNoj[4 gxn]cgbfng u/$f 5g\eg]@@ kl|tztn]dNo cem§36j]cgbfng u/$f 5g\

k7g g=%=

tkf0§f]ljrf/df 3/hUuf sf/f§f/ ;DaGwL ;d:ofx? s]s]5g\vfmhf <

- a§sË Ifj;:j ;DalGwt ;d:ofx? M
  - gkfn /fi6«a§n]a§ tyf ljQlo ; 6yfx?nf0{3/hUuf shf{f nufPsf];ldf,
  - 3/hUuf Ifhdf kjfx xg]shf{;xh ?kdf pknAw xg g;s§f]
  - shf{df pRr Aofh b/,
  - a§n]lwtf§f];xL dNof§g gu/§f.
- glltut ;d:ofx? M
  - c:ki6 gllt,
  - 3/hUufsf]; /sf/L dNofbg ljlw jgfflgs Pj+jZj; glo xg g;s§f]

- o hUufsf]jlu§/0f ; dl'rt tl/sfaf6 gePsf]
  - o khlut nfe s/sf]b/ pRr /x§f]
  - o 3/hUuf sf/f]f/df cfDbfglsf];ff: vhfpg'kg[kf]jwfg .
- cGo M
  - o 3/hUufsf]dNo lgwf{0f Pj+sf/f]f/ k0ffnl Jojl:yt xg g; s§f]
  - o hUufsf]cJojl:yt Knl6a Pj+bnfn dfkmf(dfq xg].

k7g g+^=

tkf0§f]]jrf/df 3/hUuf sf/f]f/df ;wf/ cfpg s]x'jf ug{knf{<

- l56f]5l/tf]/ ; xh ?kdf shf{k]jfx xg'kg[
- a§ tyf ljQlo ; ±yfx?nf0{3/hUuf zljf§§sf]C0fdf nuf0Psf]; ldf vshf]ug{kg[
- Jofhb/ 36fpg'kg[
- 3/hUuf ; Daqwl :ki6 tyf b/ufdl ; /sf/l gllt xg'kg[
- zflGt ;/Iff nufot nufglsf]Go§td jftfj/0f ; /sf/n]agf0lbg'kg[
- 3/hUuf sf/f]f/df cfDbfglsf];f[t vhfpg'kg[Joj:yf x6f0g'kg[
- 3/ gePsf JolQm (Frst home buyers) n]klxnfk]N6 3/ vl/b ubf{;xlnot Jofhb/df 3/hUuf shf{pknAw u/fpg];Daqwdf glltut Joj:yf ldnfpg'kg[.

$= lgisif{

> cf= j= @)^&÷^* df 3/hUufsf]/lhi6[kg ;Wofdf cl3Nnf]jif§f] thgfdf #!=)* k||tztn]xf[; cfPsf]5 . cl3Nnf]jif{o:tf];Wof !#=@! k||tztn]j[4 ePsf]lyof]. ;dlIff cjlwdf s]hfnl lhNnfsf]3/hUuf /lhi6[kg ;Wof eg]@)=($ k||tztn]j[4 ePsf]5 .

> ;dlIff cjlwdf sf7df08f}pkTosfdf 3/hUuf /lhi6[kg ;Wofdf %!=&& k||tztn]xf[; cfPsf]5 hg cl3Nnf]jif{!$=)! k||tztn]36§f]lyof].

> ;dlIff cjlwdf 3/hUuf sf/f]f/af6 ;slnt ;du|/fh:jdf #^=@(k||tztn]xf[; cfPsf]5 . cl3Nnf]jif{o:tf]/fh:j ;ngdf !)=$* k||tztn]xf[; cfPsf]lyof].

> ;dlIff cjlwdf sf7df08f}pkTosfdf 3/hUuf sf/f]f/af6 ;slnt /fh:jdf $!=*(k||tztn]xf[; cfPsf]5 . cl3Nnf]jif{o:tf]/fh:j ;ng @)=(! k||tztn]36§f]lyof].

- sf/f]f/df sl/j @ kl‖tztn]xf|; cfPsf]ePtfklg ;dl.Iff cjlwdf df]ʲ / afs‖s]lhNnfsf]3/hl‖uf sf/f]f/af6 kf|Kt /fh:j ;‖sngdf qmdzM !$=&(kl‖tzt / @^=) (kl‖tztn]j|[4 ePsf] 5 . To:t‖u/L ;dl.Iff cjlwdf sf/a]f/df ePsf]Lj:tf//;‖u}s‖hfnl lhNnfsf]/fh:j ;‖sngdf %@=## kl‖tztn]j|[4 ePsf]5 .

- ;dl.Iff cjlwdf ;du‖df cfjf;Lo 3/ g:f;f kf;; ;l‖wofdf $=((kl‖tztn]xf|; cfPsf]5 . cl3Nnf] jif{o:tf];l‖wofdf #=#! kl‖tztn]xf|; cfPsf]lyof]. sf7df08f}pkTosfdf cfjf;Lo 3/ g:f;f kf;; ;l‖wofdf !*=(& kl‖tztn]xf|; cfPsf]5 . cl3Nnf]jif{o:tf];l‖wofdf *=%@ kl‖tztn]xf|; cfPsf] lyof].

- cf=j= @)^*÷^(sf]k‖oƒd qodf;df cl3Nnf]cf=j=sf];f];;f‖L cjlwsf] thgfdf ;du| 3/hl‖uf /lhl6kfg ;l‖wofdf * kl‖tzt tyf /fh:j ;‖sngdf !!=#* kl‖tztnn]xf|; cfPsf]5 . sf7df08f}pkTosfdf To:tf]sf/f]f/ ;l‖wofdf @%=$$ kl‖tzt tyf /fh:j ;‖sngdf @#=$& kl‖tztn]xf|; cfPsf]5 .

- cf=j= @)^*÷^(sf]k‖oƒd qodf;df cl3Nnf]cf=j=sf];f];;f‖L cjlwsf] thgfdf df]ʲ / ?kGbxfL lhNnfdf sf/a]f/ tyf /fh:j ;‖sg bj‖df j|[4 ePsf]5 eg]wgIff, sf:sl, afs‖s]/ s‖hfnl lhNnfdf sf/a]f/df xf|; cfPsf]ePtfklg /fh:j ;‖sngdf j|[4 ePsf]5 .

- ck]ff ;jl[f0faf6 kf|Kt glthf cg';f/ *$ kl‖tzt pQ/bftfn]xfn 3/hl‖usf]sf/a]f/ cl3Nnf] jif{sf] thgfdf cf‖Ktdf $) bl‖v %) kl‖tztn]36§sf]atfPsf 5g\eg]^@ kl‖tzt pQ/bftfn] 3/hl‖usf]dNo sl/j #) kl‖tztn]36§sf]jtfPsf 5g\

- To:t‖u/L $$ kl‖tzt pQ/bftfn]cufdL lbgdf 3/hl‖uf sf/a]f/df sg}sl/jtf‖u gxf‖u]atfPsf 5g\ eg]$) kl‖tzt pQ/bftfn]sl/j @) kl‖tztn]a9‖u]cgbfg u/§f 5g\. To:t} $# kl‖tzt pQ/bftfn]cufdL lbgdf sl/j !% bl‖v #) kl‖tzt;Dd 3/hl‖usf]dNodf j|[4 xf‖u]cgbfg u/§f 5g\eg]#% kl‖tztn]oyf:yltdf /xg]tyf @@ kl‖tzt pQ/bftfn]dNo cem]36‖u]cgbfg u/§f 5g\

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