

Summary

Order Reference: c-chelo.gable@milliman.com | Report as of: 08-25-2017 10:16 PM | using Currency as USD

HOSPITAL SISTERS HEALTH SYSTEM

Tradestyle(s): -

ACTIVE HEADQUARTERS

Address: 4936 Laverna Rd, Springfield, IL, 62707, UNITED STATES
Phone: (217) 523-4747
D-U-N-S: 05-800-6537
In Portfolio: No

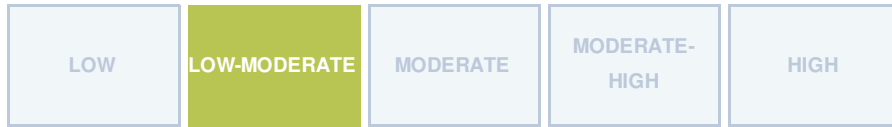
Failure Score	Delinquency Score	Age of Business	Employees
40	82	41 years 1976 Year Started	1501 40 (here)

Company Profile

D-U-N-S 05-800-6537	Mailing Address United States	Annual Sales US\$ 166,726,328
Legal Form Corporation (US)	Telephone (217) 523-4747	Employees 1501 (40 here)
History Record Incomplete	Fax (217) 523-0542	Age (Year Started) 41 years (1976)
Date Incorporated 12-25-1978		Named Principal Mary Starmann-perharrison, CEO
State of Incorporation Illinois		Line of Business Home health care services
Ownership Not publicly traded		

Risk Assessment

Overall Business Risk



Maximum Credit Recommendation

US\$ 3,150,000

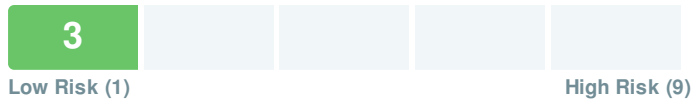
The recommended limit is based on a low probability of severe delinquency.

Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: **STABLE CONDITION**
- Based on the predicted risk of business discontinuation: **LIKELIHOOD OF CONTINUED OPERATIONS**
- Based on the predicted risk of severely delinquent payments: **LOW POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

D&B Viability Rating

Portfolio Comparison Score



Company's risk level is: **LOW**

Probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months: **3%**

Failure Score Formerly Financial Stress Score



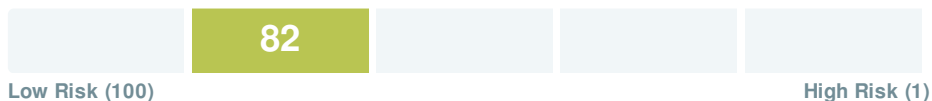
Company's risk level is: **MODERATE**

Probability of failure over the next 12 months: **0.31%**

Past 12 Months



Delinquency Score Formerly Commercial Credit Score



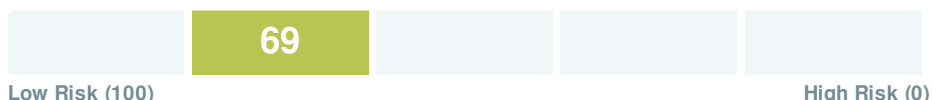
Company's risk level is: **LOW-MODERATE**

Probability of delinquency over the next 12 months: **2.35%**

Past 12 Months

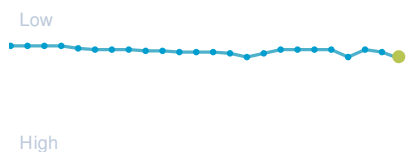


PAYDEX ®



Days Beyond Terms: **16**

Past 24 Months



D&B Rating

Current Rating as of 08-21-2015

Previous Rating

Special Rating

-- : Undetermined

Financial Strength

5A : US\$50,000,000 and over in Net Worth or Equity

Risk Indicator

2 : Low Risk

Legal Events

Events	Occurrences	Last Filed
Bankruptcies	0	-
Judgements	0	-
Liens	0	-
Suits	3	08-06-2013
UCC	102	05-30-2017

Trade Payments

Highest Past Due

US\$ 100,000

Highest Now Owing
US\$ 100,000

Total Trade Experiences
53

Largest High Credit
US\$ 100,000

Average High Credit
US\$ 14,740

Ownership

This company is a **Global Ultimate, Domestic Ultimate, Headquarters, Parent**

Financial Overview

This company does not have a Financial Summary.

Country Insight

United States



Risk Category

LOW

MODERATE

HIGH

Low Risk

High Risk

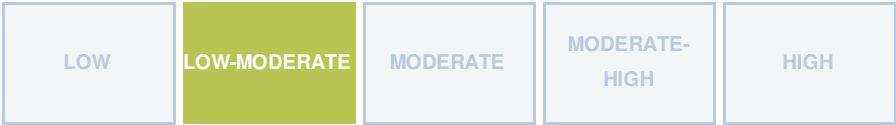
Tensions could alter relations with China in the near term.

Risk Assessment

D&B Risk Assessment

Overall Business Risk

Maximum Credit
Recommendation



US\$ 3,150,000

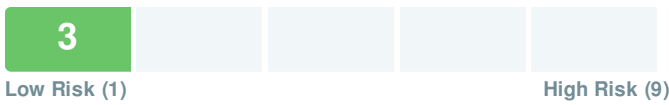
The recommended limit is based on a low probability of severe delinquency.

Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: **STABLE CONDITION**
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- Based on the predicted risk of severely delinquent payments: **LOW POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

D&B Viability Rating

Portfolio Comparison Score



Level of risk
Low

Rating Confidence Level
Robust Predictions

Probability of becoming no longer viable
3%

Percentage of businesses ranked with this score
11%

Average probability of becoming no longer viable
5%

Failure Score Formerly Financial Stress Score



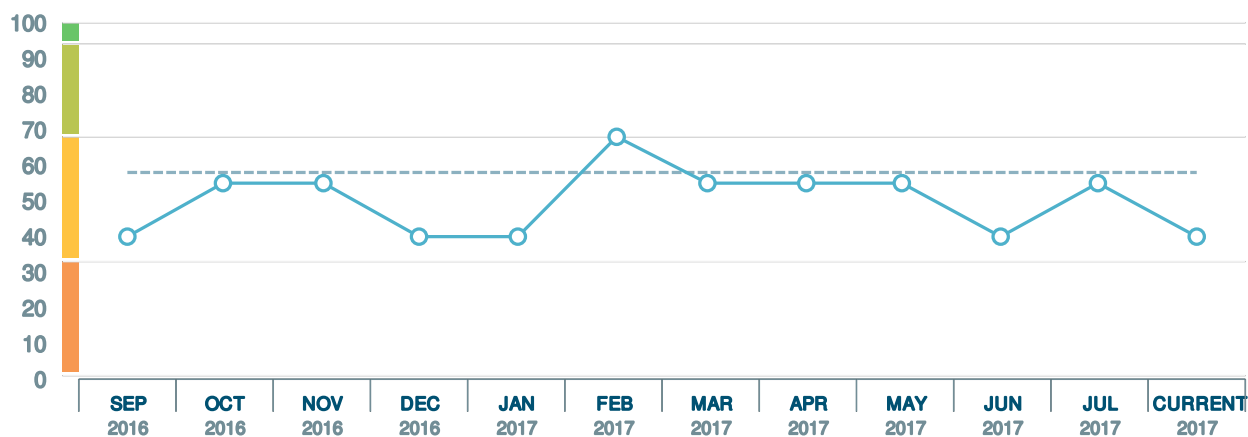
- UCC Filings reported
- Evidence of open suits
- Low proportion of satisfactory payment experiences to total payment experiences
- High number of enquiries to D&B over last 12 months
- High proportion of slow payment experiences to total number of payment experiences
- High proportion of past due balances to total amount owing

Level of risk
Moderate

Probability of Failure
0.31%

Average Probability of Failure for Businesses in D&B Database
0.48%

Business and Industry Trends



Failure Score



Industry Median Quartile



Delinquency Score Formerly Commercial Credit Score

82

Low Risk (100)

High Risk (1)

- Higher risk industry based on delinquency rates for this industry
- Proportion of past due balances to total amount owing
- Evidence of open suits
- Proportion of slow payments in recent months

Level of risk

Low-Moderate

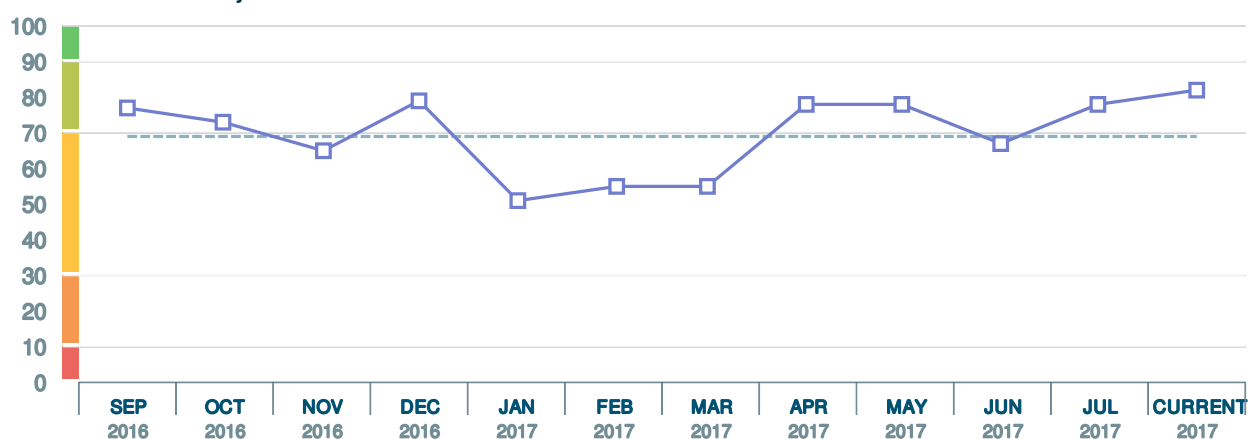
Probability of Delinquency

2.35%

Compared to Businesses in D&B Database

10.2%

Business and Industry Trends



Delinquency Score



Industry Median Quartile



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Based on 24 months of data

69

Low Risk (100)

High Risk (0)

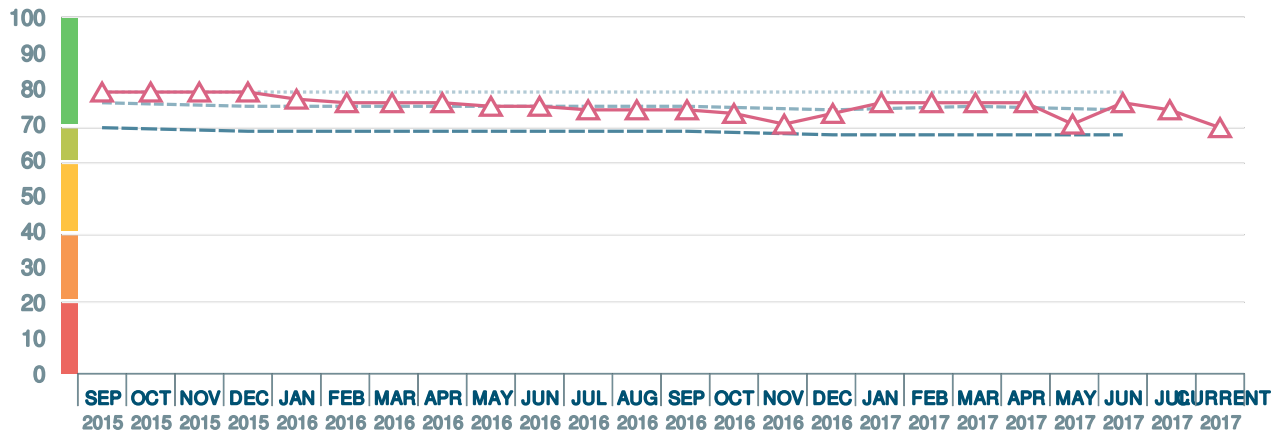
Risk of Slow Pay

Low-Moderate

Payment Behavior

16 Days Beyond Terms

Business and Industry Trends



PAYDEX®



Industry Median Quartile



Industry Upper Quartile



Industry Lower Quartile



D&B Rating

Current Rating as of 08-21-2015

Previous Rating

Special Rating

-- : Undetermined

Financial Strength

5A : US\$50,000,000 and
over in Net Worth or
Equity

Risk Indicator

2 : Low Risk

Trade Payments

Trade Payments Summary

Overall Payment Behavior

16

Days Beyond Terms

% of Trade Within Terms

71%

Highest Past Due

US\$ 100,000

Highest Now Owing:

US\$ 100,000

Total Trade Experiences:

53

Largest High Credit:

US\$ 100,000

Average High Credit:

US\$ 14,740

Total Unfavorable Comments:

0

Largest High Credit:

US\$ 0

Total Placed in Collections:

0

Largest High Credit:

US\$ 0

Trade Payments By Credit Extended

Range of Credit Extended (US\$)	Number of Payment Experiences	Total Value
100,000 & over	4	US\$ 400,000
50,000 - 99,999	1	US\$ 65,000
15,000 - 49,999	5	US\$ 130,000
5,000 - 14,999	6	US\$ 42,500
1,000 - 4,999	11	US\$ 20,000
Less than 1,000	18	US\$ 5,800

Trade Payments By Industry								
Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)	1 - 30 Days Late (%)	31 - 60 Days Late (%)	61 - 90 Days Late (%)	91 + Days Late (%)	
▼ 25 - Furniture and Fixtures	1	2,500						
2531 - Mfg public bldg furn	1	2,500	100	0	0	0	0	
▼ 27 - Printing, Publishing and Allied Industries	1	250						
2754 - Gravure printing	1	250	100	0	0	0	0	
▼ 28 - Chemicals and Allied Products	1	1,000						
2841 - Mfg soap/detergents	1	1,000	100	0	0	0	0	
▼ 34 - Fabricated Metal Products except Machinery and Transportation Equipment	1	250						
3479 - Coating/engrave svcs	1	250	0	100	0	0	0	
▼ 35 - Industrial and Commercial Machinery and Computer Equipment	4	65,000						
3571 - Mfg computers	4	65,000	49	0	45	3	3	
▼ 36 - Electronic and other electrical equipment and components except computer equipment	1	1,000						
3635 - Mfg home vacuum clean	1	1,000	0	100	0	0	0	
▼ 38 - Measuring Analyzing and Controlling Instruments; Photographic Medical and Optical Goods; Watches and Clocks	2	2,500						
3823 - Mfg process controls	2	2,500	0	100	0	0	0	
▼ 48 - Communications	11	100,000						
4812 - Radiotelephone commun	1	1,000	100	0	0	0	0	
4813 - Telephone communictns	10	100,000	80	0	20	0	0	
▼ 50 - Wholesale Trade - Durable Goods	6	30,000						
5044 - Whol office equipment	1	250	0	0	100	0	0	
5045 - Whol computers/softwr	1	50	100	0	0	0	0	
5047 - Whol medical equip	3	30,000	96	0	0	0	4	
5085 - Whol industrial suppl	1	250	50	0	0	0	50	
▼ 51 - Wholesale Trade - Nondurable Goods	2	2,500						
5113 - Whol service paper	1	2,500	100	0	0	0	0	
5149 - Whol groceries	1	250	50	50	0	0	0	
▼ 59 - Miscellaneous Retail	1	1,000						
5961 - Ret mail-order house	1	1,000	0	100	0	0	0	
▼ 60 - Depository Institutions	1	50						
6091 - Nondeposit trust	1	50	100	0	0	0	0	

▼ 61 - Nondepository Credit Institutions	6	100,000					
6153 - Short-trm busn credit	3	30,000	98	0	1	0	1
6159 - Misc business credit	3	100,000	100	0	0	0	0
▼ 73 - Business Services	6	15,000					
7359 - Misc equipment rental	1	10,000	100	0	0	0	0
7363 - Help supply service	2	15,000	100	0	0	0	0
7372 - Prepackaged software	1	5,000	50	0	50	0	0
7389 - Misc business service	2	2,500	100	0	0	0	0
▼ 99 - Nonclassifiable Establishments	1	100,000					
9999 - Nonclassified	1	100,000	0	100	0	0	0

Trade Lines

Date of Experience	▼ Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
08/17	Pays Promptly	-	50	0	0	Between 6 and 12 Months
07/17	Pays Promptly	-	-	250	0	1
07/17	Pays Promptly	-	100,000	25,000	0	-
07/17	Pays Promptly	-	30,000	30,000	5,000	1
07/17	Pays Promptly	-	30,000	25,000	0	1
07/17	Pays Promptly	-	25,000	0	0	Between 6 and 12 Months
07/17	Pays Promptly	Regular terms	15,000	5,000	0	1
07/17	Pays Promptly	-	7,500	7,500	0	1
07/17	Pays Promptly	-	7,500	7,500	0	1
07/17	Pays Promptly	-	7,500	7,500	0	1
07/17	Pays Promptly	-	2,500	2,500	0	1
07/17	Pays Promptly	-	2,500	2,500	0	1
07/17	Pays Promptly	N30	1,000	0	0	1
07/17	Pays Promptly	-	1,000	0	0	1
07/17	Pays Promptly	-	1,000	0	0	Between 2 and 3 Months
07/17	Pays Promptly	-	750	0	0	Between 2 and 3 Months
07/17	Pays Prompt to Slow 30+	-	500	500	250	1
07/17	Pays Prompt to Slow 60+	-	100,000	100,000	65,000	1
07/17	Pays Prompt to Slow 60+	-	65,000	0	0	Between 2 and 3 Months
07/17	Pays Prompt to Slow 90+	-	5,000	0	0	Between 6 and 12 Months
07/17	Pays Prompt to Slow 120+	-	2,500	2,500	1,000	1
07/17	Pays Slow 30+	N30	2,500	0	0	Between 6 and 12 Months

07/17	Pays Slow 30+	-	1,000	0	0	Between 6 and 12 Months
07/17	Pays Slow 30+	N30	100	0	0	Between 6 and 12 Months
07/17	Pays Slow 60+	-	250	50	50	-
07/17	Pays Slow 90+	-	2,500	750	750	-
07/17	Pays Slow 60-90+	N30	750	750	750	Between 2 and 3 Months
07/17	-	Sales COD	-	-	-	1
07/17	-	N30	7,500	0	0	Between 6 and 12 Months
07/17	-	Cash account	100	0	0	Between 2 and 3 Months
06/17	Pays Slow 30+	N30	1,000	0	0	Between 6 and 12 Months
06/17	Pays Slow 30+	-	250	0	0	Between 6 and 12 Months
05/17	Pays Promptly	-	50	0	0	1
03/17	Pays Promptly	-	30,000	15,000	0	1
03/17	Pays Prompt to Slow 90+	-	250	0	0	Between 6 and 12 Months
03/17	-	Cash account	50	-	-	1
01/17	Pays Promptly	-	500	500	0	1
01/17	Pays Promptly	-	500	500	0	1
01/17	Pays Promptly	-	50	0	0	Between 4 and 5 Months
01/17	-	-	750	0	0	Between 6 and 12 Months
12/16	-	-	100	100	0	Between 6 and 12 Months
10/16	Pays Slow 60+	-	250	0	0	Between 6 and 12 Months
09/16	Pays Prompt to Slow 60+	-	5,000	0	0	Between 6 and 12 Months
09/16	-	-	2,500	0	0	Between 6 and 12 Months
06/16	Pays Slow 30+	-	100,000	100,000	100,000	-
04/16	Pays Promptly	Lease Agreemnt	10,000	1,000	-	-
03/16	Pays Promptly	-	100,000	0	0	Between 6 and 12 Months
01/16	Pays Promptly	-	50	0	0	Between 6 and 12 Months
12/15	Pays Promptly	-	2,500	0	0	Between 6 and 12 Months
12/15	Pays Promptly	-	250	0	0	1
12/15	Pays Prompt to Slow 30+	N30	250	250	250	1
09/15	Pays Promptly	-	750	0	0	Between 6 and 12 Months
08/15	-	N30	50	0	0	Between 6 and 12 Months

Legal Events

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the

Judgements	Liens	Suits	UCC Filings
0	0	3	102
Latest Filing: -	Latest Filing: -	Latest Filing: 08-06-2013	Latest Filing: 05-30-2017

Events

Suit -

Filing Date	08-06-2013
Filing Number	13L 185
Status	Pending
Date Status Attained	08-06-2013
Received Date	08-23-2013
Amount	US\$ 50,000
Plaintiffs	MESSERLY CHAD R
Defendant	HOSPITAL SISTERS HEALTH SYSTEM
Defendant	AND OTHERS
Court	SANGAMON COUNTY CIRCUIT COURT, SPRINGFIELD, IL

Suit -

Filing Date	07-17-2013
Filing Number	13L 95
Status	Pending
Date Status Attained	07-17-2013
Received Date	08-07-2013
Amount	US\$ 50,000
Plaintiffs	HARMON MARY
Defendant	HOSPITAL SISTERS HEALTH SYSTEM
Defendant	AND OTHERS
Court	LA SALLE COUNTY CIRCUIT COURT, OTTAWA, IL

Suit -

Filing Date	04-16-2013
Filing Number	13L 91
Status	Pending
Date Status Attained	04-16-2013
Received Date	04-30-2013
Plaintiffs	MOCHEL BRIANA
Defendant	HOSPITAL SISTERS HEALTH SYSTEM
Defendant	AND OTHERS
Court	SANGAMON COUNTY CIRCUIT COURT, SPRINGFIELD, IL

UCC Filing - Amendment

Filing Date	05-30-2017
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Filing Number	009482392
Received Date	06-09-2017
Original Filing Date	05-17-2017
Original Filing Number	022387626
Secured Party	CORPORATION SERVICE COMPANY, AS REPRESENTATIVE, SPRINGFIELD, IL
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	05-17-2017
Filing Number	022387626
Received Date	06-09-2017
Collateral	Leased Inventory and proceeds - Account(s) and proceeds - General intangibles(s) and proceeds - Chattel paper and proceeds - and OTHERS
Secured Party	CORPORATION SERVICE COMPANY, AS REPRESENTATIVE, SPRINGFIELD, IL
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	04-19-2017
Filing Number	022301470
Received Date	05-09-2017
Collateral	Leased Inventory and proceeds - Account(s) and proceeds - General intangibles(s) and proceeds - Chattel paper and proceeds - and OTHERS
Secured Party	CORPORATION SERVICE COMPANY, AS REPRESENTATIVE, SPRINGFIELD, IL
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	04-19-2017
Filing Number	022301454
Received Date	05-09-2017
Collateral	Leased Inventory and proceeds - General intangibles(s) and proceeds - Chattel paper and proceeds - Leased Computer equipment and proceeds - and OTHERS
Secured Party	CORPORATION SERVICE COMPANY, AS REPRESENTATIVE, SPRINGFIELD, IL
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	01-27-2017
Filing Number	022071750
Received Date	02-07-2017
Collateral	Computer equipment and proceeds

Secured Party	IBM CREDIT LLC, ARMONK, NY
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	01-27-2017
Filing Number	022071742
Received Date	02-07-2017
Collateral	Computer equipment and proceeds
Secured Party	IBM CREDIT LLC, ARMONK, NY
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	01-27-2017
Filing Number	022071734
Received Date	02-07-2017
Collateral	Computer equipment and proceeds
Secured Party	IBM CREDIT LLC, ARMONK, NY
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	07-19-2016
Filing Number	021557250
Received Date	08-09-2016
Collateral	Computer equipment and proceeds
Secured Party	IBM CREDIT LLC, ARMONK, NY
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	06-23-2016
Filing Number	021487562
Received Date	07-12-2016
Collateral	Computer equipment and proceeds
Secured Party	IBM CREDIT LLC, ARMONK, NY
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	06-23-2016
Filing Number	021487554
Received Date	07-12-2016
Collateral	Computer equipment and proceeds
Secured Party	IBM CREDIT LLC, ARMONK, NY
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

UCC Filing - Original

Filing Date	02-28-2016
Filing Number	021138991
Received Date	03-04-2016
Collateral	Computer equipment and proceeds
Secured Party	IBM CREDIT LLC, ARMONK, NY
Debtors	HOSPITAL SISTERS HEALTH SYSTEM
Filing Office	SECRETARY OF STATE/UCC DIVISION, SPRINGFIELD, IL

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There may be additional UCC Filings in D&B's file on this company available by contacting 1-800-234-3867.

There may be additional suits, liens, or judgements in D&B's file on this company available in the U.S. Public Records Database, also covered under your contract. If you would like more information on this database, please contact the Customer Resource Center at 1-800-234-3867.

If it is indicated that there are defendants other than the report subject, the lawsuit may be an action to clear title to property and does not necessarily imply a claim for money against the subject.

Special Events

There are no Special Events recorded for this business.

Company Profile

Company Overview		
D-U-N-S 05-800-6537	Mailing Address United States	Annual Sales US\$ 166,726,328
Legal Form Corporation (US)	Telephone (217) 523-4747	Employees 1501 (40 here)
History Record Incomplete	Fax (217) 523-0542	Age (Year Started) 41 years (1976)
Date Incorporated 12-25-1978		Named Principal Mary Starmann-perharrison, CEO
State of Incorporation Illinois		Line of Business Home health care services
Ownership Not publicly traded		

Business Registration

Corporate and business registrations reported by the secretary of state or other official source as of: 08-24-2017
This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State.

Registered Name	HOSPITAL SISTERS HEALTH SYSTEM
Corporation Type	Corporation (US)
Business Commenced On	1976
State of Incorporation	ILLINOIS
Date Incorporated	12-26-1978
Registration ID	51633555
Registration Status	GOOD STANDING
Filing Date	12-26-1978
Where Filed	SECRETARY OF STATE/CORPORATIONS DIVISION

Registered Agent

Name	AMY K BULPITT
Address	4936 LAVERNA RD, SPRINGFIELD, IL, 627079797

Principals

Officers

MARY STARMANN-PERHARRISON, CEO
SISTER J TRSTENSKY, PRES
LARRY SCHUMACHER, COO
LISA RUSCIOLELLI, SEC-TREAS

Directors

DIRECTOR(S): THE OFFICER(S)

Company Events

The following information was reported on: 11-22-2016

The Illinois Secretary of State's business registrations file showed that Hospital Sisters Health System was registered as a Corporation on December 26, 1978, under the file registration number 51633555.

Business started 1976 by Franciscan Administrative Services.

MARY STARMANN-PERHARRISON. 2010- present active here.

SISTER J TRSTENSKY born 1938. 1965-present active here.

LARRY SCHUMACHER. Antecedents are unknown.

LISA RUSCIOLELLI, SEC-TREAS born 1942. 1976-present active here. 1970-1976 employed with Hospital Sisters of the Third Order Of St Francis, Springfield, IL. 1968-1970 employed with Ernst & Ernst Company, Springfield, IL.

Business Activities And Employees

The following information was reported on: 11-22-2016

Business Information

Description	Provides home health care services (100%).
	ADDITIONAL TELEPHONE NUMBER(S): Facsimile (Fax) 217 523-0542.
	Terms are due upon receipt. Sells to 13 related hospitals. Territory : Local.
Employees	1,501 which includes officer(s). 40 employed here.
Financing Status	Unsecured
Seasonality	Nonseasonal.
Facilities	Occupies 30,000 sq. ft. in a one story brick building.
Location	Rural section on side street.

SIC/NAICS Information

SIC Codes	SIC Description	Percentage of Business
8082	Home health care services	-
80820000	Home health care services	-

NAICS Codes	NAICS Description
621610	Home Health Care Services

Government Activity

Activity Summary

Borrower(Dir/Guar)	No
Administrative Debt	No
Contractor	No
Grantee	No
Party excluded from federal program(s)	No

Possible candidate for socio-economic program consideration

8(A) Firm	Yes
Labor Surplus Area	Yes
Small Business	Yes

Source: D&B | Currency: All figures shown in USD unless otherwise stated

Financials

Key Business Ratios

Statement date

06-30-2014

Based on Number of Establishments

13

	Ratio for the business	Industry Median	Industry Quartile
Profitability			
Return On Assets	1.1	5.3	3
Return on Net Worth	2.1	7.4	4
Return on Sales	2.4	3.9	3
Short Term Solvency			
Current Liabilities to Inventory	999.9	999.9	-
Current Liabilities Over Net Worth	28.3	28.4	1
Current Ratio	0.6	1.9	4
Quick Ratio	0.5	1.6	4
Efficiency			
Accounts Payable to Sales	32.4	1.9	1
Assets Over Sales	230.7	72.1	1
Collection Period	31.5	48.2	1
Sales to Inventory	999.9	40.8	-
Sales Over Net Working Capital	-	9.6	-
Utilization			
Total Liabilities Over Net Worth	101.1	54.3	1

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