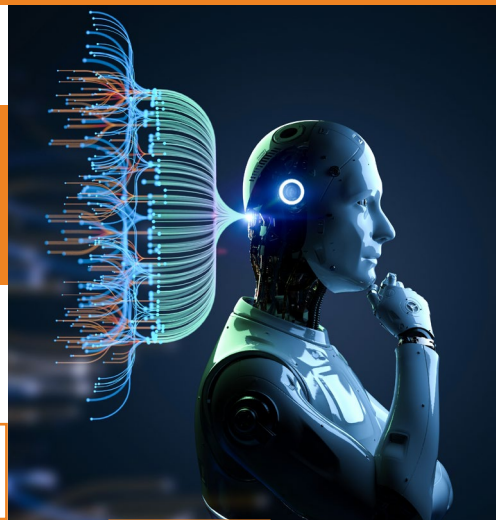




ZINE DOT AI

Monthly Dossier from Nexval.AI's Research Lab



Explainable AI (XAI) 101

Making Sense
of Automated
Mortgage
Decisions



July 15, 2025

Upcoming Edition: August 16, 2025

From the Editor's Desk

This edition shifts our focus to the vital aspect of **Explainable AI (XAI)**. Our previous discussions centered on **Autonomous AI Agents** and their independent operations, especially in high-stakes fields like mortgage lending. While AI's ability to operate without constant human direction offers clear operational gains, the deeper question for organizations now involves understanding how these intelligent systems arrive at their conclusions.



The growing use of AI in areas from credit assessment to fraud detection introduces complex layers of decision-making. For these systems to be truly valuable and acceptable, their internal processes cannot remain a mystery. Regulators, internal audit teams, and, importantly, the end-users of these AI-driven services all require clarity. The conversation has moved beyond mere capability to ensuring transparency and verifiable reasoning.

The core challenge lies in building AI systems that can articulate their logic, provide clear justifications for their actions, and demonstrate fairness consistently. This requires a considered approach to AI governance, from initial model design through ongoing management.

As you explore the insights within this dossier, **reflect on the foundational principles for your firm's AI: confirming that these systems are not only robust but also capable of explaining their decisions and upholding trust.** This edition explores various aspects of this important progression, offering perspectives on how companies are tackling the challenge of making AI's intelligence transparent.

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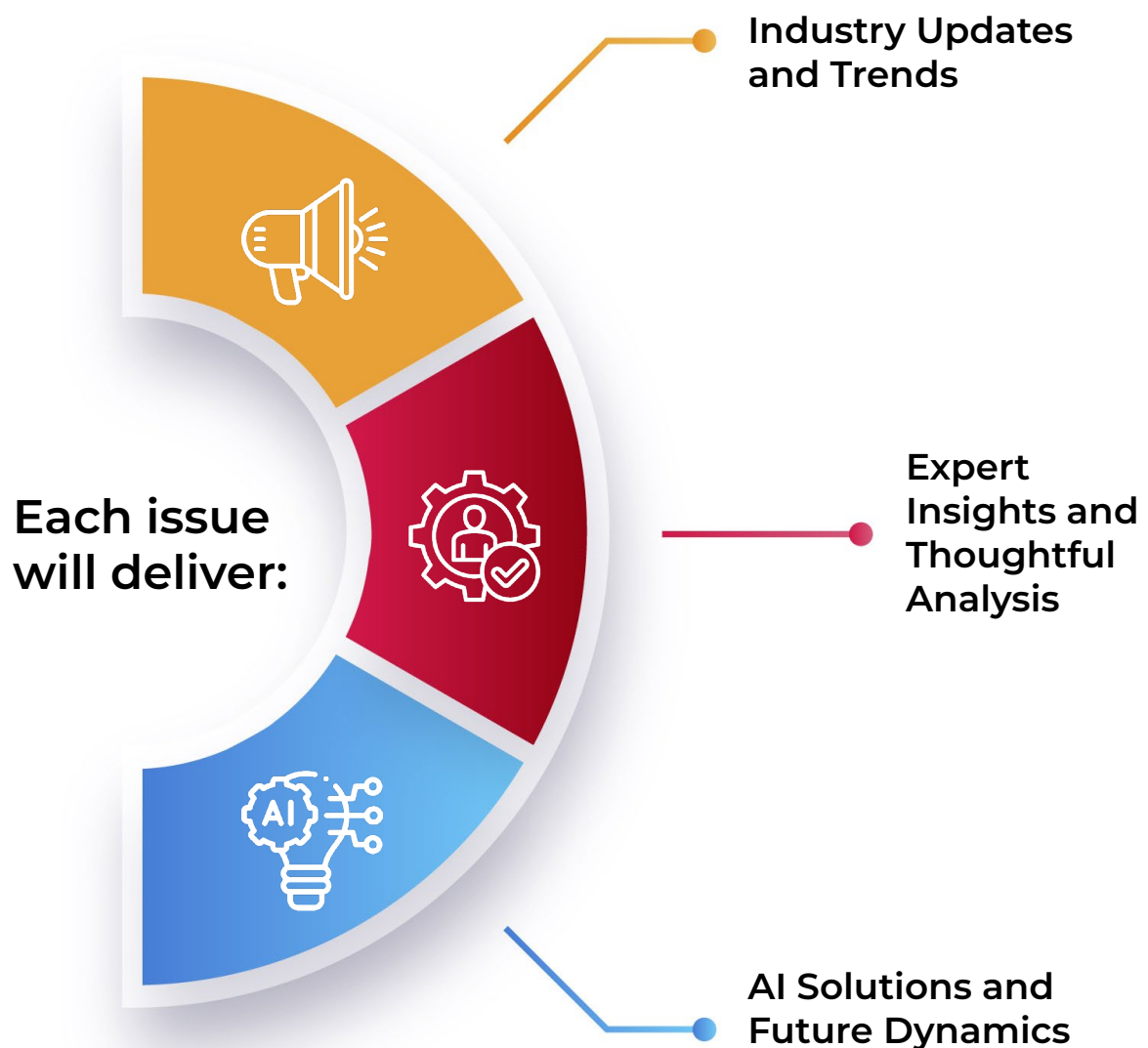
Welcome to the Nexval.ai's Zine Dot AI

What is Zine Dot AI?

At Nexval.ai, we envisioned a future where mortgages were effortless. Inspired by our AI, we crafted a name that harmonized simplicity with innovative technology. Thus, Zine Dot AI was born - a pioneering platform that transforms the mortgage journey, harnessing the power of advanced AI to make the complex, simple

How will Zine Dot AI make a difference for you?

This dossier is your roadmap to mortgage industry leadership, providing expert insights and analysis to ensure you're always at the forefront of emerging trends and opportunities.



*Ready to make smarter decisions, stay ahead, and seize new opportunities?
Let's dive in together!*

AI Spotlight:

Reading AI's Mind: Understanding the Logic Behind Mortgage Decisions

The discussion around AI in mortgage operations has matured beyond simple automation. For executives across lending, servicing, title, REO, and technology divisions, the focus has shifted from what AI can do to how it arrives at its conclusions. This is the realm of **Explainable AI (XAI)** – the set of techniques and tools designed to **make the decision-making processes of AI models transparent and understandable to human operators**. XAI has become a fundamental requirement for operational control, compliance adherence, and maintaining trust with all stakeholders.

Think about it: many of today's advanced AI models, especially those using complex deep learning, often operate as "black boxes." They deliver accurate results, but without revealing how they reached them. In a highly regulated and consumer-facing sector like mortgage, operating with such opacity just doesn't work. Regulators, particularly those focused on fair lending, are paying close attention. They're looking for not just the right answers, but also clear, auditable explanations for every decision impacting a consumer. Without that clarity, the risks of penalties and damaged reputation become very real.

Here's what 'understanding the logic' looks like in practice:

- **Understanding Decision Drivers:** XAI goes beyond a simple "yes" or "no" on a loan. It digs into the specific data points and algorithmic pathways that steered that outcome. A loan officer, for instance, can then clearly explain exactly how an applicant's debt-to-income ratio or credit history influenced a particular decision.

For compliance teams, it confirms the AI avoided relying on any impermissible factors.

- **Bias Identification and Mitigation:** AI learns from the data it's given. If that historical data carries any biases from the past, the AI could unknowingly carry them forward, or even amplify them. XAI tools are designed to expose these hidden biases by showing when an AI model's predictions differ unfairly across various demographic groups, even if those groups aren't directly part of the code. This gives us a direct path to step in and adjust the model to ensure fair outcomes for everyone.
- **Model Reliability and Performance Audit:** Even after going live, AI models can sometimes "drift," meaning their performance might dip as data patterns in the real world change. XAI provides ways to constantly watch the factors influencing an AI's decisions, helping technical teams spot and fix these issues quickly. This continuous oversight is vital for keeping models accurate and dependable.

Ultimately, explainability isn't just about ticking regulatory boxes. It's about building genuine confidence. When a servicer has to explain a loss mitigation decision, or a title company justifies an automated risk assessment, having clear reasons fosters trust with the consumer. For mortgage technology companies, designing XAI into their products from day one sets them apart as reliable partners, truly committed to ethical practices.

For a conversation on how to integrate transparent and accountable AI solutions into your mortgage processes, ensuring both operational strength and full regulatory adherence, consider connecting with [Nexval.ai's](#) specialists.

AI in Action:

Applying XAI in Mortgage Operations

For Lenders (Origination & Underwriting):

- **The Scenario:** A borrower submits a loan application, and an automated underwriting system quickly flags it for a specific reason – perhaps a lower credit score or higher-than-average debt load.
- **XAI in Action:** Instead of a generic denial, the system, powered by XAI, can now pinpoint the exact factors that most influenced the decision. It might show, for example, that recent late payments on a specific credit card accounted for 40% of the risk assessment, or that the applicant's debt-to-income ratio exceeded a certain threshold, detailing the contributing income and debt figures. This clarity allows the lender to provide a precise adverse action notice, giving the borrower actionable information and maintaining transparency.
- **Bias Mitigation:** Lenders are setting up continuous monitoring of their underwriting models. If the system's loan approval rates show a statistical disparity across different demographic groups, even for applicants with similar financial profiles, bias mitigation processes are triggered. This might involve re-evaluating training data for historical patterns or using fairness-aware algorithms that seek to balance outcomes while maintaining accuracy.

For Servicers:

- **The Scenario:** A borrower is facing financial hardship and requests a loan modification or forbearance.

An AI model evaluates their situation to suggest the most suitable option.

- **XAI in Action:** The servicer needs to clearly explain why a particular forbearance term was offered, or why a loan modification request was approved or denied. XAI provides the backbone for this. The system can detail the financial inputs (e.g., income reduction, increased expenses) and policy rules that led to a specific recommendation, allowing the servicer to communicate empathetically and clearly, even when delivering difficult news.
- **Bias Mitigation:** Servicers regularly audit their AI models to ensure that recommendations for loss mitigation or default management are fair across all borrower segments. They check to ensure that the AI isn't inadvertently prioritizing or deprioritizing certain groups for aid based on irrelevant factors, ensuring equitable access to hardship programs.

For Title Companies:

- **The Scenario:** An automated system performs a preliminary title search, and an AI flags a potential discrepancy or unusual chain of ownership.
- **XAI in Action:** Rather than just a red flag, the XAI component can explain why it found the record suspicious. It might highlight a specific historical deed that appears incomplete, an unusual gap in property transfer records, or a discrepancy in a recorded lien date, guiding the human title officer directly to the potential issue for manual verification. This reduces review time and ensures no obscure biases lead to misinterpretations.
- **Bias Mitigation:** To prevent inadvertent biases, title companies carefully curate

the historical property data used to train their AI. They work to ensure comprehensive and diverse geographical data representation to avoid situations where AI might misinterpret or over-flag properties in historically underserved areas due to data scarcity or previous redlining effects in records.

For REO Companies:

- **The Scenario:** An REO property needs a rapid, accurate valuation for market disposition, and an AI model generates a price.
- **XAI in Action:** To justify this valuation to investors or potential buyers, the XAI can articulate the key factors influencing the price. It might point to recent comparable sales in the specific micro-market, the property's condition ratings, proximity to amenities, or specific market trends identified by the AI. This detailed breakdown builds confidence in the automated valuation.
- **Bias Mitigation:** REO companies employ regular audits on their AI valuation models to catch any unintended biases that might lead to systematic undervaluation or overvaluation of properties in particular neighborhoods or those tied to specific demographics. They ensure the AI is not perpetuating historical inequities in property assessments.

For Mortgage Tech Companies (Providers):

- **The Scenario:** A mortgage tech provider develops an AI-driven loan origination platform for its clients.
- **XAI in Action:** These companies are now building transparency directly into their platforms. This includes

intuitive dashboards where clients can see feature importance for loan decisions, or individual transaction explanations. They might incorporate “what-if” scenarios, allowing clients to change a single input and see how the AI's decision or explanation changes, thereby building trust in the model's logic.

- **Bias Mitigation:** Tech providers are increasingly adopting “ethics-by-design” principles. This means incorporating bias detection and mitigation techniques throughout the AI development lifecycle, from data collection and model training to deployment and continuous monitoring. They offer tools and frameworks that allow their clients to monitor for bias and interpretability in real-time, helping their clients adhere to responsible AI principles.

With AI systems now central to core operations, a firm's commitment to transparency will be a defining factor in its standing and client relationships.

To review custom approaches for implementing these principles within your specific operations, connect with [Nexval.ai](#).



The Vendor Inquiry: What Your Company Needs to Ask

As mortgage firms increasingly seek outside expertise to integrate artificial intelligence into their operations, selecting the right partner becomes paramount. The decision extends far beyond a compelling sales presentation. It delves into the granular details **of how an AI provider approaches data integrity, algorithmic transparency, and ethical conduct** – areas that carry significant regulatory and reputational weight within our industry.

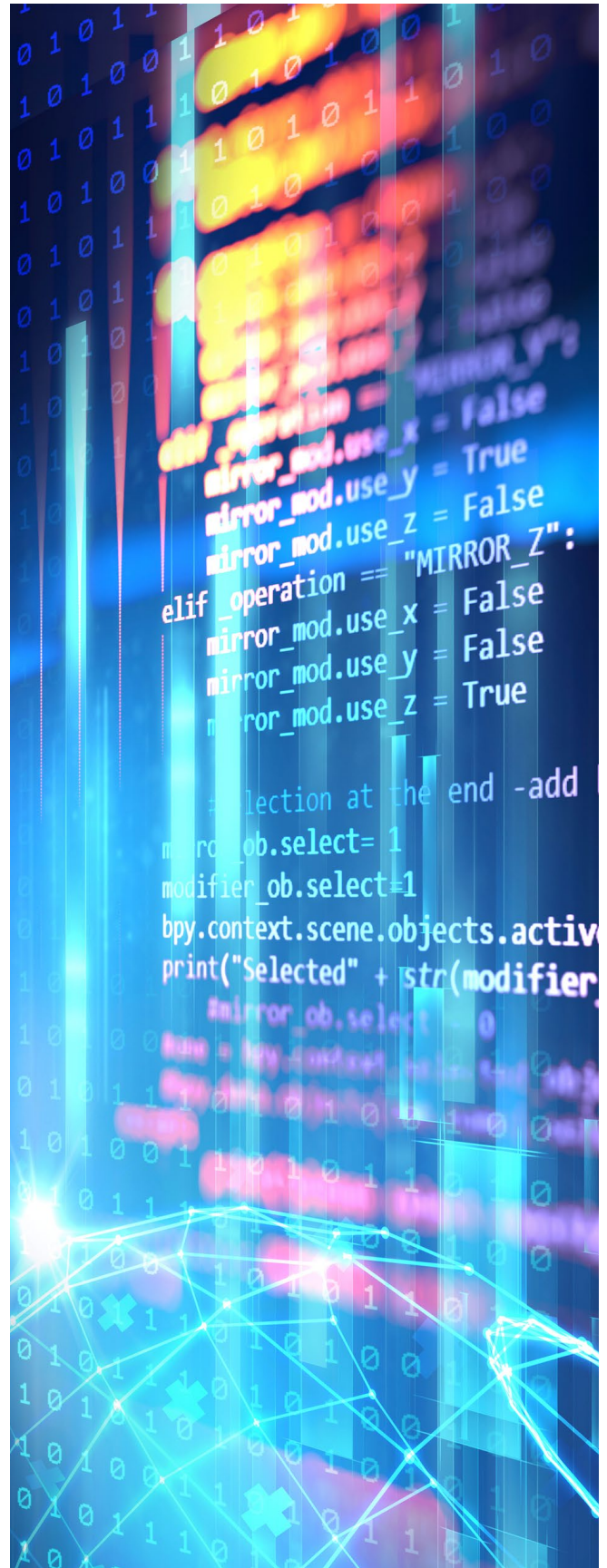
Here are the fundamental questions your mortgage company should ask potential AI integration partners:

- **“How do you address data bias in your training datasets?”**
 - **Why it matters:** AI models learn from data. If the data reflects historical biases (e.g., disproportionate lending patterns or incomplete property records in certain areas), the AI will inherit and perpetuate these. A strong answer details specific methods: data auditing for representation, synthetic data generation, or re-sampling techniques to balance demographic or geographical inputs.
- **“What methodologies do you employ for model interpretability and explainability (XAI)?”**
 - **Why it matters:** In mortgage, every decision, especially a loan denial or a property valuation, must be justifiable. Understanding how an AI reached its conclusion is vital for compliance and consumer trust. Look for providers who offer methods like SHAP or LIME for local explainability, or who can present clear decision trees for simpler models. Generic “it’s explainable” statements are insufficient.
- **“Describe your process for continuous monitoring of AI model fairness post-deployment.”**
 - **Why it matters:** Bias is not a one-time fix. Models can drift as market conditions or data patterns change. A capable partner will detail their commitment to ongoing fairness audits, perhaps monitoring for disparate impact across various demographic segments and having clear protocols for model recalibration if issues arise.
- **“What audit trails and documentation do your AI systems provide for regulatory review?”**
 - **Why it matters:** Regulators demand accountability. Your partner’s AI solution must generate clear, timestamped records of every decision, its contributing factors, and any human interventions. This includes data lineage – tracking data from its source through the model’s processing – and version control for models.
- **“How do your solutions allow for human oversight and intervention when necessary?”**
 - **Why it matters:** Fully autonomous AI is rarely suitable for all mortgage processes due to complexity and regulation. A responsible AI provider builds “human-in-the-loop” mechanisms. They should explain where human review is integrated (e.g., for complex edge cases, appeals, or high-risk transactions) and how their systems support, rather than bypass, human judgment.

- “What are your security protocols for handling sensitive mortgage data, particularly when processed by AI models?”
- **Why it matters:** Data breaches are costly and damaging. Beyond standard cybersecurity, inquire about how data used by AI models is secured, encrypted, and anonymized where possible. This includes protocols for data ingress, egress, and storage specifically within the AI environment.
- “How do you ensure your AI solutions remain compliant with evolving mortgage regulations (e.g., fair lending laws)?”
- **Why it matters:** Mortgage regulations are dynamic. A reliable partner won't just deliver a static solution; they'll have a mechanism to update their models and tools to align with new legal requirements. Ask about their regulatory intelligence gathering and how those updates are integrated into their AI offerings.

Choosing an AI partner for mortgage operations is a strategic decision that shapes not just operational efficiency, but also a firm's reputation and compliance posture. **By asking these pointed questions, companies can move beyond the superficial and assess a provider's true commitment to responsible, transparent, and ethically sound AI practices.**

*Nexval.ai works with mortgage firms to integrate AI transparently and ethically. If you have specific **inquiries about Explainable AI**, bias mitigation, or application in your operations, we would love to discuss.*



Mastering XAI: The Mortgage Executive's Core Vocabulary

For your mortgage operation, a **clear understanding of Explainable AI (XAI)** vocabulary becomes essential. Understanding these specific terms provides clarity to analyze decisions, reinforce compliance efforts, and build firm trust in your automated processes.

- **Interpretability vs. Explainability:**

Understanding an AI model's internal operations is **interpretability**, often seen with straightforward systems such as decision trees. In contrast, **explainability** focuses on articulating the precise reasons for a particular AI decision, even when the model is a complex "black box" like a deep neural network. Both concepts are fundamental for justifying outcomes in mortgage.

- **Feature Importance:** This pinpoints which pieces of input data carried the most weight in an AI model's determination. This can be viewed broadly for overall tendencies (global) or specifically for a single outcome (local). Grasping **feature importance** clarifies the core influences on AI results, assisting with regulatory compliance and communication to applicants.

- **SHAP (SHapley Additive exPlanations) & LIME (Local Interpretable Model-agnostic Explanations):** These represent key techniques for generating specific, localized explanations for individual AI decisions. They illustrate how each data component contributed to a particular outcome, providing actionable clarity for scrutiny and validation, especially in intricate model environments.

- **Counterfactual Explanations:** These articulate the minimal data modifications required to prompt an AI model into a different result. For instance, they might show the precise shifts in a loan application's financial details that would alter a denial into an

approval, offering concrete guidance for applicants.

- **Fairness Metrics:** These are statistical tools that assess if an AI model's outcomes are impartial across various protected groups, aiming to prevent unintentional prejudice. Applying these measures is crucial for actively identifying and lessening bias in mortgage AI systems, thereby upholding fair lending principles.
- **Model Drift:** This occurs when an AI system's performance diminishes over time, typically because the live data it handles deviates significantly from its original training set. Identifying and managing **model drift** is fundamental for preserving the ongoing accuracy and ethical behavior of AI applications, confirming their continued effectiveness for their designed role.

Tech Brief

Operationalizing Ethical AI

Implementing AI that is both powerful and responsible demands more than policy statements; it requires a disciplined approach to system architecture and operational oversight. For those managing the technical core of mortgage enterprises, the emphasis shifts **to how explainable and fair AI principles are engineered into the actual computing pipelines and deployed infrastructure.**

What does that entail at a foundational level?

- ✔ **Model Observability and Performance Guardrails:** Deploying AI necessitates granular visibility into its runtime behavior. This means establishing robust monitoring frameworks that track inference performance, data input variations, and prediction distributions in near real-time. Detecting concept drift or data drift, for instance, isn't a post-mortem task; it's an active process requiring telemetry that can flag deviations from established baselines and trigger automated alerts or recalibration workflows. Dashboards displaying feature attribution and fairness metrics during operation are also fundamental.
- ✔ **Data Governance for Algorithmic Integrity:** The quality and lineage of data feeding AI models directly influence their integrity. Implementing strict data governance encompasses automated validation checks within data ingestion pipelines, robust versioning for datasets, and clear provenance tracking from source to model input. Identifying potential bias injection points—from data collection methods to feature engineering—requires systematic profiling and, where possible, synthetic data generation or re-sampling to create balanced training sets that minimize inherent skew.
- ✔ **Architectural Patterns for Explainable AI:** Integrating XAI capabilities isn't a bolt-on; it often influences the very MLOps practices and deployment patterns. Whether utilizing containerization via platforms like Kubernetes for scalable inference or orchestrating microservices, the design must accommodate XAI modules (e.g., LIME or SHAP integrations) as first-class citizens. This ensures that explanation generation is efficient, scalable, and tightly coupled with the prediction lifecycle, providing contextual clarity at inference time without significant latency overheads.
- ✔ **Proactive Bias Mitigation in the SDLC:** Addressing algorithmic bias must be embedded throughout the software development life cycle (SDLC), not merely as a validation step. This includes pre-training data cleansing, during-training fairness-aware algorithm selection or regularization techniques, and post-training model debiasing. Automated testing suites that continuously assess for disparate impact or other fairness metrics across defined subgroups become integral components of continuous integration/continuous delivery (CI/CD) pipelines.
- ✔ **Security Considerations for AI Workloads:** AI systems introduce distinct security vectors beyond traditional application vulnerabilities. Protecting trained models from adversarial attacks—where malicious inputs are designed to cause incorrect outputs—requires specific robustness testing. Furthermore, securing the data flow to and from AI inference endpoints, preventing model

exfiltration, and managing access to sensitive internal model representations are all critical components of an enterprise-grade AI security posture.

Establishing responsible AI is a deeply technical undertaking, requiring careful consideration of system design, data architecture, and continuous operational vigilance. It's about engineering trust and accountability into every layer of the automated decision fabric.

Building a secure, compliant, and performant autonomous AI infrastructure for your mortgage operations requires deep expertise. Connect with **Nexval.ai** to explore practical implementation strategies with technical leaders who understand industry standards like **SOC 2** and **ISO 27001**.



Industry Report Digest



- Mortgage applications saw an **overall increase of 2.7%** on a seasonally adjusted basis (13% unadjusted) for the week ending June 27, 2025. This rise was primarily driven by a significant **7% increase in refinance applications** from the previous week, which are now 40% higher than a year ago. This surge in refinancing was attributed to **lower mortgage rates across all loan types**, with the 30-year fixed rate dropping to 6.79%, its lowest since April. Conventional refinance applications increased by 10%, and VA refinance applications jumped by 22%
- Bill Pulte, head of the Federal Housing Finance Agency (FHFA), has directed Fannie Mae and Freddie Mac to prepare to **accept cryptocurrency as an asset for mortgage qualification**. This move, aligned with President Donald Trump's vision for the US as a crypto capital, reverses a previous policy from the Biden administration that excluded crypto income due to its volatility. This potential policy change would allow prospective homebuyers to use their crypto holdings to strengthen mortgage applications without converting them to US dollars, which could be beneficial given rising home prices and high mortgage rates.
- **The U.S. Commerce Department** reported that **construction spending in the U.S. decreased by 0.3% in May**, marking the seventh consecutive monthly fall, impacting both residential and nonresidential expenditures. **Residential construction** was notably affected, **dropping 0.5% in May**—its fifth straight decline—and receding 3.4% year-to-date. **Single-family construction** experienced a significant **1.8% downturn** in May, largely due to ongoing housing affordability challenges, reduced builder confidence, and a downward trend in permits, which are down 6.6% year-to-date, signaling potential continued weakness for single-family builds. Conversely, **home improvement spending saw a 1.1% increase in May**, its first rise in six months, possibly influenced by easing tariff tensions and high mortgage rates encouraging homeowners to invest in their current properties instead of buying new ones. **Multifamily construction, however, showed signs of stabilizing**, with outlays remaining largely flat since January and its year-over-year decline softening to 10.9%, supported by stronger apartment demand and steadying vacancy rates.
- **Innovation in accounting and finance software** is driving a shift from a patchwork of third-party AI plug-ins towards native AI integration within core platforms, promising enhanced automation (e.g., purchase-to-pay, reporting, admin tasks) and competitive advantages, particularly for cloud-native solutions in 2025. This strategic move aims to deliver higher-value services and reduce reliance on disparate systems, ultimately making financial processes more efficient and less repetitive.
- While larger financial institutions **increasingly leverage AI for operations** (71% in 2024, citing ROI), smaller entities like community banks and credit unions are often at earlier stages of AI adoption. However, the emergence of more affordable AI agent solutions and managed services is enabling these smaller institutions to enhance speed and accuracy in tasks like document verification, while simultaneously freeing staff to focus on personalized customer service and maintaining their crucial “human touch.”
- The AI boom is creating a significant **energy challenge for data centers**, with global electricity use projected to hit 1,000 TWh by 2026. Ironically, AI itself is proving crucial for managing this demand by optimizing cooling systems, enabling predictive maintenance, and forecasting energy needs, making intelligent design and AI-driven management essential for future data center reliability and efficiency.

AI Across Industries

Ensuring Clarity in Enterprise AI

While the benefits of artificial intelligence are evident across diverse sectors, a **common challenge emerges when complex AI models move from development to live operation: understanding why they make specific decisions.** This “black box” problem becomes particularly acute in intricate enterprise environments, where accountability and confidence in automated systems are paramount. Organizations need not just to deploy AI, but to truly oversee and trust its ongoing behavior. This is where companies specializing in Machine Learning Operations (MLOps) are establishing significant new benchmarks for responsible AI.

A leading player in this field, based in London, is **Seldon**. They are addressing the crucial requirement for transparency and governance in real-world AI applications. As businesses increasingly rely on sophisticated AI for various functions, the opaque nature of some advanced algorithms can impede effective oversight and broader adoption. Seldon’s objective is to provide the necessary infrastructure that allows organizations to confidently manage these systems.

Seldon achieves this through solutions that integrate Explainable AI (XAI) capabilities directly into the AI deployment lifecycle:

- **Alibi Explain:** This open-source Python library offers a comprehensive collection of tools for machine learning model inspection and interpretation. It provides various techniques to illuminate the workings of both “black-box” models (where internal processes are not directly visible) and “white-box” models (where they are). Data scientists and developers utilize Alibi Explain to generate justifications for model predictions, whether focusing
- **Seldon Deploy:** Building upon its open-source contributions, Seldon Deploy is an enterprise platform that specifically integrates XAI for models in production. It focuses on making deployed AI models understandable and auditable. This functionality enables businesses to gain clear insight into how their models arrive at particular predictions or recommendations. The platform assists in identifying potential biases, verifying consistent model behavior, and providing the transparency required for regulatory adherence and sound internal governance.

on a single outcome or broader model behavior.

By bringing explainability directly into the operational framework of AI deployments, Seldon is establishing a standard for how organizations can manage complex AI systems with integrity. This approach allows enterprises not only to run AI efficiently but also to comprehend its reasoning, reduce associated risks, and build firm confidence in automated decision-making across all business functions.

Upcoming Events to Add to Your Calendar!

- **Arizona Mortgage Expo | July 17 | Chandler, AZ**

This is Arizona's **largest assembly for mortgage** originators and real estate finance professionals, providing insights from expert speakers, practical sessions, and opportunities to connect with exhibitors. Attendees gain current market perspectives and connect with solution providers to support their practice. It's a key occasion for local industry professionals to consolidate their understanding and relationships.

- **Financial Services Summit at Black Hat USA | August 5 | Mandalay Bay, Las Vegas, NV**

A one-day assembly for financial cybersecurity leaders, **this summit** features discussions and expert presentations on emerging threats, strategic methods, and urgent challenges from global regulations to data privacy and fraud techniques. Participants acquire timely insights from top security minds and engage in candid dialogues about the financial cybersecurity environment. The discussions focus on practical measures to address complex industry risks.

- **2025 mPact Summit | August 5 | Washington D.C.**

An immersive day for young professionals in the real estate industry, **this event by MBA** offers interactive workshops and expert panels to develop essential soft skills like communication, leadership, and emotional intelligence for professional growth and connection. This summit helps participants refine abilities important for workplace success,

such as clear communication and collaborative practices. It's a tailored experience designed to build confidence and expand professional networks. The financial cybersecurity environment. The discussions focus on practical measures to address complex industry risks.

- **California Mortgage Expo | August 07 | San Diego, CA**

Tailored for mortgage origination professionals, this event offers guidance and tools for navigating industry changes, maintaining sales strategies, marketing initiatives, and ensuring operational effectiveness. It provides practical direction for managing shifts in the sector and securing actionable strategies for sales and marketing. Attendees can find resources to help keep their operations efficient and their pipeline active.

- **The Originator Connect Conference | August 14-17 | Planet Hollywood, Las Vegas**

A **multi-day event** for mortgage brokers and originators, packed with workshops, sessions, and product showcases. It provides market insights, peer learning, product discovery, extensive networking, and NMLS continuing education opportunities. This comprehensive conference delivers a concentrated learning environment where attendees can gain up-to-date information on trends and compliance. It is a prime venue for building industry relationships and discovering new tools to enhance their daily work.



nexval.ai

The Big Picture

At Nexval.ai, we leverage AI to deliver customized solutions tailored to your industry's unique needs.

We're not just about technology - **we're about partnership.** We collaborate with your team to understand your processes and goals, ensuring a seamless transition and ongoing optimization.

Partner with us as **Affiliates** to bring AI-driven automation and cloud solutions to servicers-reducing costs, improving compliance, enhancing borrower experiences, and creating new revenue opportunities for your business.

Our expertise spans mortgage and financial services, with a focus on automation, IT, BPO, customer service, risk management, and AI-driven process optimization.

Let's transform your business with intelligent automation and data-driven strategies.



Innovation meets insight: Curated mortgage intelligence for an industry in constant motion. **Let's mortgage-better with AI.**

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