

BUY TO LET

BUY TO LET PRODUCT GUIDE

1st May 2026

SUITABLE FOR

Personal ownership landlords
Portfolio landlords
Limited company landlords
Semi-commercial / mixed use landlords
First time landlords
Expat landlords



FOUNDATION

For Intermediaries only

BBR is set at 3.75% as of 18th December 2025

PRODUCTS AT A GLANCE

Quick Overview

F1 Product Range – For clients with an almost clean credit history

F2 Product Range – For clients financing a more specialist property type and/or those with some historical blips on their credit rating

F3 Product Range – For clients with more recent blips on their credit rating

APPLICANT TYPE	F1 product	F2 product	F3 product
Individual	✓	✓	✓
Individual - Consumer Buy to Let	✓	✓	✓
Limited Company	✓	✓	✓
Portfolio landlord	✓	✓	✓
First time landlord	✓	✓ (standard BTL & HMO up to 6 occupants)	✗
PROPERTY TYPE			
Standard buy to let	✓	✓	✓
HMO up to 6 occupants	✗	✓ (HMO specific products only)	✗
Large HMOs from 7 + bedrooms and MUFBs	✗	✓ (Large HMO & MUFB specific products only)	✗
Short term let	✗	✓ (STL specific products only)	✗
Holiday Lets	✗	✓ (Holiday Let specific products only)	✗

WHO WE HELP

Personal ownership landlords

- We accept consumer buy to let applications
- We don't require experienced landlords to have their own residential property

Portfolio landlords

- We don't set limits on the size or value of existing portfolios held with other lenders
- We have no limit on the number or value of properties mortgaged with us

HMO/ MUFB landlords

- We consider MUFBs with up to 10 units
- We accept hybrid properties for example where there is a mix of HMOs and MUFBs
- We accept applications with multiple flats or houses on a single freehold

Semi-Commercial landlords

- We don't need to see previous semi-commercial experience
- We accept a 60% residential / 40% commercial split

Limited company landlords

- We accept inter-company loans, shareholder deposits and director loans and deposits
- We accept newly established SPVs
- We don't have a cap on the number of shareholders and allow up to four directors
- We have no max age restrictions

First time landlords

- We accept HMO applications for properties with up to six lettable rooms
- Loans available with a 15% deposit to help aspiring landlords buy their first property

CREDIT CRITERIA

CREDIT CRITERIA	F1	F2 and S2	F3
All defaults and CCJs/Court Decree must be satisfied irrespective of when they occurred	No defaults or CCJs/Court Decree registered in the last 72 months, regardless of whether they have been satisfied.	No defaults or CCJs/Court Decree registered in the last 24 months, regardless of whether they have been satisfied.	A maximum of one satisfied CCJ/Court Decree or default up to the value of £2,000 registered within the last 24 months with 0 registered in the last 12 months.
Secured loans	A worst status of 0 in the last 72 months.	A worst status of 0 in the last 24 months.	A worst status of 1 in the last 24 months with 0 in the last 6 months.
Unsecured arrears	A worst status of 0 in the last 72 months.	A worst status of 2 in the last 24 months with a status of 0 in the last 12 months.	A worst status of 2 in the last 24 months. Must be up to date at the time of application.
Credit Cards, Mail Order, Comms and Utilities	A worst status of 2 in the last 24 months. Up to date on application.	A worst status of 3 in the last 24 months. Up to date on application.	A worst status of 4 in the last 24 months. Up to date on application.
Bankruptcy/Sequestration/IVA/CVA/Admin Order	None registered.		

FI BUY TO LET PRODUCTS | For purchase and remortgage

For portfolio & non-portfolio landlords with an almost clean credit history

FI	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
2 Year Fixed	4.89%	75%	3.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	
2 Year Fixed	6.14% 6.19%	65% 75%	1.00%	£3m £1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	
2 Year Discount	5.99% (reversion -2.75%)	75%	1.50%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	None	

FI	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
5 Year Fixed Green EPCs A-C	5.49%	75%	5.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	EPCs A-C No application fee and one free standard valuation
5 Year Fixed	5.59%	75%	4.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	
5 Year Fixed	6.19% 6.29% 7.04% 7.34%	65% 75% 80% 85%	1.50% 1.50% 1.50% 0%	£3m £1.5m £750k £500k	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Minimum loan size of £100k for 85% LTV only
5 Year Fixed FTB/FTL	6.54%	75%	1.50%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Products available for first time landlords who are also first time buyers

All loans revert to BBR+4.99%.

F2 BUY TO LET PRODUCTS | For purchase and remortgage

For portfolio & non-portfolio landlords with some historic credit blips

F2	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
2 Year Fixed	6.29% 7.04%	75% 80%	1.00%	£1.5m £750k	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	

F2	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
5 Year Fixed	6.39% 7.14%	75% 80%	1.50%	£1.5m £750k	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	

All loans revert to BBR+4.99%.

F3 BUY TO LET PRODUCTS | For purchase and remortgage

For portfolio and non-portfolio landlords with more recent credit blips

F3	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
2 Year Fixed	6.64%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	

F3	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
5 Year Fixed	6.79%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	

All loans revert to BBR+4.99%.

HMOS | For portfolio & non-portfolio landlords financing a more specialist property type

F2 2 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
Standard HMO	4.99%	75%	3.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Standard HMO up to 6 occupants.
Standard HMO	6.34%	75%	1.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Standard HMO up to 6 occupants.
Large HMO	5.29%	75%	3.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Max 10 Bedrooms to 75% LTV.
Large HMO	6.59%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Max 10 Bedrooms to 75% LTV.

F2 5 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
Standard HMO Green EPC A-C	5.59%	75%	4.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Standard HMO up to 6 occupants EPC A-C £500 Cashback and no application fee
Standard HMO	5.69%	75%	4.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Standard HMO up to 6 occupants.
Standard HMO	6.39% 6.49%	65% 75%	1.50%	£3m £1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Standard HMO up to 6 occupants.
Large HMO	5.99%	75%	4.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Max 10 Bedrooms to 75% LTV.
Large HMO	6.69%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Max 10 Bedrooms to 75% LTV.

All loans revert to BBR+4.99%.

MULTI UNIT FREEHOLD BLOCKS | For portfolio & non-portfolio landlords financing a more specialist property type

F2 2 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
2 Year Fixed	5.09%	75%	3.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Products for Multi Unit Freehold Blocks (MUFB) to a max of 10 units.
2 Year Fixed	6.29%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Products for Multi Unit Freehold Blocks (MUFB) to a max of 10 units.

F2 5 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
5 Year Fixed	5.79%	75%	4.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Products for Multi Unit Freehold Blocks (MUFB) to a max of 10 units.
5 Year Fixed	6.24%	75%	£4,995	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Products for Multi Unit Freehold Blocks (MUFB) to a max of 10 units.
5 Year Fixed	6.44% 6.54%	65% 75%	2.00%	£3m £1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Products for Multi Unit Freehold Blocks (MUFB) to a max of 10 units.

All loans revert to BBR+4.99%.

SHORT TERM LETS | For portfolio & non-portfolio landlords financing a more specialist property type

F2 2 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
2 Year Fixed	5.19%	75%	3.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	
2 Year Fixed	6.34%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	

F2 5 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
5 Year Fixed	5.89%	75%	4.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	
5 Year Fixed	6.59%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	

All loans revert to BBR+4.99%.

HOLIDAY LETS | For portfolio & non-portfolio landlords financing a more specialist property type

F2 2 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
2 Year Fixed	6.49%	75%	2.00%	£2m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Products for Holiday Lets where the Holiday let income can be utilised.

F2 5 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
5 Year Fixed	6.34%	75%	£4,995	£2m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Products for Holiday Lets where the Holiday let income can be utilised.
5 Year Fixed	6.64%	75%	2.00%	£2m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Products for Holiday Lets where the Holiday let income can be utilised.

All loans revert to BBR+4.99%.

EXPAT PRODUCT RANGE

For UK Expats applying either as individuals or through a Limited Company and looking to purchase or remortgage a BTL property in the UK

2 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
F2 2 Year Fixed	6.34%	75%	1.50%	£1.5m	Ltd Co/Basic rate tax payer: 125% Higher rate tax payer: 145% And both stress tested as per table on page 15	3%, 2%	

5 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
F2 5 Year Fixed Expat	6.44%	75%	1.50%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	
F2 5 Year Fixed Expat Standard HMO	6.59%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Up to 6 occupants.
F2 5 Year Fixed Expat MUFB	6.69%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Up to 10 units.
F2 5 Year Fixed Expat Holiday Lets	6.84%	75%	2.00%	£2m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Products for Holiday Lets where the Holiday let income can be utilised.

5 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
S2 Expat Mixed Use	7.90%	70%	2.50%	£3m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	For properties with Residential and Commercial components combined, where Residential Valuation and Rental Income are both in excess of 60% of total for the property.

All loans revert to BBR+4.99%.

PROPERTY PLUS

For properties that don't meet our standard property criteria - properties above or adjacent to all types of commercial considered

S2 2 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
Property Plus	6.49%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Please refer to page 17 for applicable valuation fee.
HMO Plus	6.69%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Up to 6 occupants. Please refer to page 17 for applicable valuation fee.
STL Plus	6.74%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125%. Higher rate tax payer: 145%. And both stress tested as per table on page 15.	3%, 2%	Please refer to page 17 for applicable valuation fee.

S2 5 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
Property Plus	6.59%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Please refer to page 17 for applicable valuation fee.
HMO Plus	6.79%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Up to 6 occupants. Please refer to page 17 for applicable valuation fee.
STL Plus	6.84%	75%	2.00%	£1.5m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Please refer to page 17 for applicable valuation fee.

All loans revert to BBR+4.99%.

MULTIPLE PROPERTIES ON ONE TITLE (MPOT) | For landlords requiring a more specialist property type

S2 5 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
5 Year Fixed	7.35% 7.55%	65% 75%	2.50%	£3m £2m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	Products designed for Multiple Properties (max 4) on a Single Freehold Title. Minimum loan size £100k N.B. Where all units are Holidays Lets, the maximum total property value is limited to £1.5m.

All loans revert to BBR+4.99%.

MIXED USE PRODUCTS | For landlords requiring a more specialist property type

S2 5 Year Fixed	Initial Rate %	Max LTV	Fee	Max Loan	ICR	ERCs	Notes
5 Year Fixed	7.30% 7.60%	60% 70%	2.50%	£3m	Ltd Co/Basic rate tax payer: 125% x pay rate. Higher rate tax payer: 145% x pay rate.	5%, 4%, 3%, 2%, 1%	For properties with Residential and Commercial components combined, where Residential Valuation and Rental Income are both in excess of 60% of total for the property.

All loans revert to BBR+4.99%.

GENERAL CRITERIA

APPLICATION CRITERIA	INDIVIDUAL	LIMITED COMPANY	AFFORDABILITY ASSESSMENT
Application Fee (non-refundable)	£199.		Short term fixed rates and variable rates
Overpayments	Yes, up to 10% in any one year.		Higher of pay rate+2% or 5.5%
Maximum number of applicants	2	4	5+ year fixed rates
Age	21 years at inception to 85 years at term end.	At least 1 applicant must be aged over 21 years at application. Other applicants are acceptable provided aged 18 years or over. No maximum age for limited company applications.	Pay rate
First Time Buyers	Yes, only available on the FTB/FTL product.		LOAN CRITERIA
Minimum valuation	£75,000		Purpose
Exposure	<p>Street Exposure (houses): A maximum of 3 properties holding a Foundation Home Loans mortgage in any one full postcode per borrower, outside of this, underwriters can review on a case-by-case basis. LTV for the application will be down to underwriter discretion.</p> <p>Block size (flats):</p> <ul style="list-style-type: none"> · Small block (up to, and including, 5 units) – Entire block can be considered · Medium block (between 6 and 20 units inclusive) – Up to 5 units in the block can be considered. · Large block (any block with over 20 units) – Up to 5 units, or 20% of the block, whichever is higher. <p>Any cases where the security is over the above is subject to the underwriter's discretion.</p>		Purchase/Remortgage.
New build	Leasehold flats to a max of 65% LTV. Additional criteria applies. Houses accepted.		Repayment type
Location	England, Wales and Scotland		Interest Only/Capital & Interest/Part & Part.
PORTFOLIO LANDLORD CRITERIA			Early remortgage
Portfolio Landlords	For background portfolios we require a maximum aggregate LTV of 100%. Minimal rental coverage is calculated using an ICR of 100% at a stress rate of 5.5%. Calculations include unencumbered properties.		Early remortgage is available on all BTL products.
			Term
			5 - 30 Years.
			Gross monthly rental cover
			Rental income calculated on lower of current rent or valuer estimate.
			Loan size
			Minimum £50,000* Maximum £3,000,000* *may vary dependent on product
			Letting to Housing Associations or Local Authorities
			Basic rate tax payer 125% Higher rate tax payer 145% Limited Companies 125% Note: may vary dependent on product
			Letting to appropriately registered Housing Associations and Local Authorities will be permitted where the property concerned is for single households only (no HMO, MUFB). Asylum seeker or SERCO lets are also not permitted. Agreements between landlord and Housing Association or Local Authority cannot exceed a term of 60 months.
			LIMITED COMPANY CRITERIA
			Limited Company Registration
			Company to be registered in England and Wales or Scotland for the purposes of property rental.
			Applications
			Must be SPV for purpose of property rental. No trading companies.
			Acceptable SIC codes
			68100 - 68209 - 68320

All loans revert to BBR+4.99%.

ADDITIONAL PRODUCT INFORMATION

PRODUCT TYPE	
MPOT	Properties may be let on an Assured Periodic Tenancy (APT), short-term or holiday let basis. Holiday Lets max 65% LTV on all products and the maximum property value is £1.5m
Mixed Use	For properties with Residential and Commercial components combined, where Residential Valuation and Rental Income are both in excess of 60% of total for the property.

GREEN PRODUCT	
EPC Rating	Green Product EPC A to C - where security has EPC ratings between A to C.
How to check an EPC rating	<p>You can check the property EPC rating on the government EPC site here</p> <p>You can check the EPC rating for properties in Scotland here</p>

All loans revert to BBR+4.99%.

VALUATION FEE SCALE AND CONTACT DETAILS

VALUATION FEE SCALE			
Property value (not exceeding)	Standard Property	Small HMO**, Property Plus and STL Plus	Large HMOs, MUFBs and HMO Plus
£100,000	£170	£750	£1,350
£150,000	£215	£750	£1,350
£200,000	£245	£750	£1,350
£250,000	£275	£750	£1,415
£300,000	£295	£750	£1,475
£350,000	£315	£785	£1,565
£400,000	£365	£785	£1,565
£450,000	£390	£925	£1,655
£500,000	£420	£925	£1,655
£600,000	£500	£970	£1,775
£700,000	£580	£1,030	£1,935
£800,000	£645	£1,115	£2,100
£900,000	£725	£1,195	£2,245
£1,000,000	£840	£1,300	£2,415
£1,200,000	£1,335	£1,435	£2,775
£1,250,000	£1,335	£1,600	£2,775
£1,400,000	£1,335	£1,600	by agreement
£1,500,000	£1,335	£1,780	by agreement
£1,600,000	£1,845	£1,780	by agreement
£1,800,000	£1,845	£1,935	by agreement
£2,000,000	£1,845	£2,160	by agreement
£2,250,000	£2,375	£2,430	by agreement
£2,500,000	£2,375	£2,700	by agreement
£3,000,000*	£2,930	by agreement	by agreement

*Valuations exceeding the fee scale, MPOT and Mixed Use applications are by agreement.

** Small HMOs up to 6 occupants.

Please note that for lending in Scotland, we require a physical valuation on all cases - retypes of the home report cannot be accepted.



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