

Consumer Lending Vice President Job Interview Questions And Answers



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Consumer Lending Vice President Interview Questions And Answers Guide.

Question - 1:

Tell me about a time when you successfully handled a situation?

Ans:

For this question, the interviewer wants to know what you do in a situation that doesn't have a clear answer. This will help the interviewer know how you respond to unforeseen challenges.

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Question - 2:

What do you consider to be your greatest strength?

Ans:

There isn't any right answer. Just make sure to make your response positive and true. A few good examples include: Your ability to solve complex problems, Your ability to work well on a team, Your ability to shine under pressure, Your ability to focus in chaotic situations, Your ability to prioritize and organize, Your ability to cut through the fluff to identify the real issues, Your ability to influence other positively. If your strength relates to the position in question that will be more beneficial - but again be honest, don't create a strength for yourself just because you think it will sound good.

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Question - 3:

Do you know anyone working with this organization?

Ans:

It would be great if you did - then you could potentially use them as a referral if they thought highly of you.

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Question - 4:

Tell me why do you want this job As Consumer Lending Vice President?

Ans:

Bad Answer: No solid answer, answers that don't align with what the job actually offers, or uninspired answers that show your position is just another of the many jobs they're applying for.

Good answer: The candidate has clear reasons for wanting the job that show enthusiasm for the work and the position, and knowledge about the company and job.

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Question - 5:

Why are you interested in working As Consumer Lending Vice President for [insert company name here]?

Ans:

Bad Answer: They don't have a good reason, or provide a generic answer, "I think it represents a great opportunity."

Good answer: One that shows they've done research on the company, and are truly excited about specific things they can do at the job. This not only shows enthusiasm for the work and basic preparation skills, gives you clues about the cultural fit.

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Question - 6:

What kind of car do you drive?

Ans:

The only time this might matter is if the job requires a certain type of car because of the responsibilities. For example, if you need to load a lot of construction materials into your car, you'll probably need a truck.

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**Question - 7:**

Tell us something about yourself?

Ans:

Bad Answer: Candidates who ramble on about themselves without regard for information that will actually help the interviewer make a decision, or candidates who actually provide information showing they are unfit for the job.

Good answer: An answer that gives the interviewer a glimpse of the candidate's personality, without veering away from providing information that relates to the job. Answers should be positive, and not generic.

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Question - 8:

What are your thoughts about working from home?

Ans:

This is a new policy some companies are adopting. If the company you are interviewing for allows for it, then you should be thankful for the flexibility and convenience yet state that working from home is a privilege that you would honor. The key point you want to make is that you would still be able to focus and be just as productive working at home.

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Question - 9:

Have you ever been caught stealing, or better yet, have you ever stole anything?

Ans:

I guess everyone takes a pen or paper or little things like that. But other than that, NO. I have never stole from my employers or better yet As Consumer Lending Vice President, from anyone.

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Question - 10:

What has been your biggest professional disappointment?

Ans:

When discussing a professional disappointment, make sure to discuss a scenario you could not control. Be positive about the experience and accept personal responsibility where applicable.

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Question - 11:

Tell me about the most fun you have had on the job?

Ans:

When answering this question, discuss situations where you completed tasks benefitting your previous employers.

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Question - 12:

Tell me about a time when you had to use your presentation skills to influence someone's opinion As Consumer Lending Vice President?

Ans:

Example stories could be a class project, an internal meeting presentation, or a customer facing presentation.

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Question - 13:

How do you propose to compensate for your lack of experience?

Ans:

The first thing you should do is discuss experience you have the interviewer is unfamiliar with. Once that is detailed, tell the person conducting the interview that you are able to learn new tasks and information in a reasonable period of time and possess a strong work ethic. However, only state this if you can live up to these expectations.

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Question - 14:

What do you see yourself doing within the first 30 days of this job?

Ans:

Typically the first 30 days are designed for you to learn as much as possible As Consumer Lending Vice President. Work hard to get to know your teammates, how they work together, and how you can make the biggest impact.

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Question - 15:

What is more important to you money or success?

Ans:

First ask yourself that question before the interview - what are your priorities? Are money and success actual one in the same goal for you? If not, what's more important based on how do you define success?



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Question - 16:

What is your biggest weakness As Consumer Lending Vice President?

Ans:

No one likes to answer this question because it requires a very delicate balance. You simply can't lie and say you don't have one; you can't trick the interviewer by offering up a personal weakness As Consumer Lending Vice President that is really a strength ("Sometimes, I work too much and don't maintain a work-life balance."); and you shouldn't be so honest that you throw yourself under the bus ("I'm not a morning person so I'm working on getting to the office on time.")

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Question - 17:

What type of people do you not work well with?

Ans:

Be very careful answering this question as most organization employ professionals with an array of personalities and characteristics. You don't want to give the impression that you're going to have problems working with anyone currently employed at the organization. If you through out anything trivial you're going to look like a whiner. Only disloyalty to the organization or lawbreaking should be on your list of personal characteristics of people you can't work with.

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Question - 18:

What would you do if you won the lottery?

Ans:

The interviewer is asking this question to find out what your true passion is. Ideally it aligns to the type of work you're interviewing for. If not, tie it back in terms of how it relates to the job, for example, "I believe I'll learn the necessary skills in this job to pursue my passion later on in life."

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Question - 19:

How do you measure success?

Ans:

There may be several good answers. Some include: you're able to set realistic, yet aggressive goals that push you and you're able to achieve them, you go the extra mile on all projects, client satisfaction is high, your boss is elated at your performance on all projects, etc.

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Question - 20:

Can you explain why you changed career paths As Consumer Lending Vice President?

Ans:

Don't be thrown off by this question-just take a deep breath and explain to the hiring manager why you've made the career decisions As Consumer Lending Vice President you have. More importantly, give a few examples of how your past experience is transferable to the new role. This doesn't have to be a direct connection; in fact, it's often more impressive when a candidate can make seemingly irrelevant experience seem very relevant to the role.

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Question - 21:

Tell me about a problem that you've solved in a unique or unusual way. What was the outcome? Were you happy or satisfied with it?

Ans:

In this question the interviewer is basically looking for a real life example of how you used creativity to solve a problem.

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Question - 22:

Describe a time where you've failed and bounced back?

Ans:

Share a story to describe this. For example: "I accidentally made the mistake of telling a customer I could deliver on a solution set on a certain date and then later found out our business partner couldn't do it on that time. I learned that I shouldn't rush into important decisions and promises like this and that I should always check with my counterparts first before committing to a statement of work."

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Question - 23:

Describe your academic achievements?

Ans:

Think of a time where you really stood out and shined within college. It could be a leadership role in a project, it could be your great grades that demonstrate your intelligence and discipline, it could be the fact that you double majored. Where have you shined?

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Question - 24:

How many basketballs would fit in this room?



Ans:

One. You did not ask what is the maximum number of basketballs you can fit in the room.

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Question - 25:

How has school prepared you for this job role?

Ans:

Think back to how you've interacted with your peers to develop social skills, how you've worked with classmates on projects to develop teamwork and collaborative skills, how you've developed discipline through studying, how the courses have helped your creativity, and how the classes you've taken have impacted your analytical / problem solving / reasoning skills.

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Question - 26:

Tell me an occasion when you needed to persuade someone to do something?

Ans:

Interpersonal relationships are a very important part of being a successful care assistant. This question is seeking a solid example of how you have used powers of persuasion to achieve a positive outcome in a professional task or situation. The answer should include specific details.

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Question - 27:

How do you feel about technology at the workplace in general?

Ans:

It's a great enabler for us to collaborate better as a team, for us to reach customers more efficiently and frequently and I believe it can help any company become more efficient, leaner, and more productive.

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Question - 28:

What is your ideal working environment?

Ans:

Describe your ideal working environment. Do you like flexibility with work hours? Do you like working in a cubicle or independently? Do you like to be micro managed or empowered? Do you like to work on your own or in a team? Do you like being driven by metrics in your role? How much responsibility do you want?

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Question - 29:

What motivates you to succeed?

Ans:

Your interviewer will likely want to know the reasons why you will remain motivated to do your best during your employment with the company As Consumer Lending Vice President. Perhaps you are interested in being challenged, but you may also have interest in being recognized for your hard work in the form of the number of sales you can attain. A great example answer for this question is "I always do my best in everything, including my job. I take pride in my success, and I also want the company for which I work to be successful. Being affiliated with a company that is known for its excellence is very important to me."

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Question - 30:

What are three positive characteristics you wish you had?

Ans:

The key here is to be honest about your wish list but then to describe how you plan on developing or growing those characteristics so that it becomes a reality. For example, I wish I had a stronger work ethic and I am reading a book right now about how to instill a better discipline around getting work done efficiently.

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Question - 31:

What is your biggest fear?

Ans:

Don't try to sugarcoat the answer by listing something ambitious as a fear, unless you truly mean it (for example: I fear being a great leader) - Share your real fears but discuss how you would overcome them.

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Question - 32:

How open are you to relocation?

Ans:

If you're not, then say you're not. Don't lie about it just to get the job. There's no point if you won't move for the job anyway and lying is unethical. If you are open to relocation As Consumer Lending Vice President, let them know which areas you'd be willing to relocate to.

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**Question - 33:**

How do you feel about taking no for an answer?

Ans:

It's good to be persistent, but not overbearing. Everyone will face rejection at some point in their life, so at some point you'll have to take no for an answer but then learn why you were turned down.

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Question - 34:

What is your biggest regret to date and why?

Ans:

Describe honestly the regretful action / situation you were in but then discuss how you proactively fixed / improved it and how that helped you to improve as a person/worker.

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Question - 35:

What can you tell me about team work as part of the job as Consumer Lending Vice President?

Ans:

There is usually a team of staff nurses working in cooperation with each other. A team of nurses has to get along well and coordinate their actions, usually by dividing their responsibilities into sectors or specific activities. They help each other perform tasks requiring more than one person.

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Question - 36:

Are you a 'People' person?

Ans:

Although it may be phrased a little differently, the gist of this question is clear:

Do you like being around people? If you don't, being a medical assistant isn't a good fit for you. After all, you'll be working directly with patients throughout the day. It helps a lot if you sincerely like interacting with them. While answering this question, make sure to mention that you like helping people too. This will drive home the point that you are a talented medical assistant and would be a valuable part of the team as Consumer Lending Vice President.

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Question - 37:

What qualities do you believe are important to have as a manager?

Ans:

Great managers tend to empower their employees to be successful through strong coaching. They understand how to manage relationships - this is commonly referred to as emotional intelligence. They have to be able to handle both client and staff situations that require them to be calm under pressure to clearly think of solutions to complex problems. Most importantly they must be able to articulate the vision to the team and inspire them to work together to collectively achieve that goal.

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Question - 38:

Do you value recognition or pay more? Why?

Ans:

Either preference is fine, but just remember you have to be able to explain why. If you say recognition, then back that up by describing how achievement really carries weight with you and how you like to feel valued in the work that you do because it validates that you're helping your teammates / customers and so forth. If you choose money, you can also explain that is important to you as validation and you can highlight how money is important to you because of your goals (financial security, providing for your family, and so forth). The key is to be authentic with your answer. However, if you say you value pay more because you're greedy - know that doesn't align usually to most company's values/vision.

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Question - 39:

What do you know about this company?

Ans:

Research the company on Google by searching recent news (to remain current on them) and their website. Make sure you understand their products / services, vision, competitive differentiators, and work culture.

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Question - 40:

Tell me about a time when you were held accountable for a problem that you hadn't caused?

Ans:

If someone puts the blame on you (incorrectly), the best thing you can do is NOT to retaliate. You want to make it known that you were not to blame (explain all the facts) and then focus on fixing the problem in the best way possible.

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Question - 41:

What negative thing would your last boss say about you?



Ans:

"He/She wouldn't say anything bad, but he/she may point out I could improve in a certain area, and I've taken steps to become better at those skills"

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Question - 42:

Why do you want to work in this industry As Consumer Lending Vice President?

Ans:

Make sure you research the industry first. Then find at least 3 core things about that industry that you're passionate about (for example: how their solutions impact clients, their culture, the leadership, etc)

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Question - 43:

What general trends do you see in our industry?

Ans:

Examine what's happened in the industry in the last 5 - 10 years and how it's evolved and then look at what both the company and analysts are saying about the future of that industry in which that company competes in. Read trade magazines / online sources in that industry as well to make sure you stay up to date on trends.

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Question - 44:

Do you like to start personal relationships with other employees?

Ans:

Well, the right answer is yes and no. Good personal relations can improve the overall performance of a team. But on the other hand, you should not let your emotions to affect your decisions in work.

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Question - 45:

Where do you see yourself professionally five years from now As Consumer Lending Vice President?

Ans:

Demonstrate both loyalty and ambition in the answer to this question. After sharing your personal ambition, it may be a good time to ask the interviewer if your ambitions match those of the company.

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Question - 46:

What's your salary history?

Ans:

When you are interviewing for a new job, it is common practice for the company to ask you about your salary history. I typically want to know what the candidate's base salary is, if they receive any bonus, the average bonus amount, and any additional compensation or perks, such as 500k matching, stock grants or stock options, paid time off and how much they are required to pay towards their medical premiums.

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Question - 47:

What aspect of supervision do you find the most difficult?

Ans:

Managing different personalities and keeping them focused on the goal at hand.

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Question - 48:

Are you aggressive?

Ans:

If you are, describe it through a story / experience that you had. If you aren't, then explain why you're not. If the job role asks for you to be aggressive/not aggressive and you're the opposite of it, explain how you would develop that characteristic.

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Question - 49:

What problems have you encountered at work?

Ans:

Wow, do we have problems! Where do I begin? Well, most of the problems are internal, just people not working well with each other. I have one person on our team who is a real problem, but it seems like management is afraid to do anything about it. So we all end up having to do extra work to cover for this person, who just doesn't work. We all say that he's retired in place. I think he's just holding on until retirement in a couple years. But he's a real problem. I complain about it--a lot--but nothing ever seems to get done. I've even written negative reviews about the person, hoping he will get canned, but it doesn't happen. I can't wait for him to retire.

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Question - 50:



How much time do you need to join the organization As Consumer Lending Vice President?

Ans:

You should be able to join it right away, barring plans you've already made (family travel, vacation, other obligations). The key is to simply be open in communication of what's already committed on your schedule. Most companies are accommodating. If they are not, weight the importance of joining that company vs. your plans.

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Question - 51:

Rate yourself on a scale of 10?

Ans:

If you truly believe you're a 10, you better be able to explain why with examples / stories. If you believe you're a great contributor and have room to grow, say 8 or 9. If you're below that, explain what you would do to improve yourself to get the ranking you believe you can be.

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Question - 52:

How do you think I rate as an interviewer?

Ans:

I think you did fine. I'm sure you've conducted a lot of interviews, and it's probably second nature for you now. Thanks for taking the time to meet with me today. I'm sure you have a lot of things you have to juggle every day.

I'd say you rate at least ten out of ten. The questions you asked seemed spot on. I can tell you guys are working hard to find the perfect applicant for the job. I'm glad I could meet with you.

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Question - 53:

Describe to me the position As Consumer Lending Vice President you're applying for?

Ans:

This is a "homework" question, too, but it also gives some clues as to the perspective the person brings to the table. The best preparation you can do is to read the job description and repeat it to yourself in your own words so that you can do this smoothly at the interview.

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Question - 54:

How would your friends describe you?

Ans:

My friends would probably say that I'm extremely persistent - I've never been afraid to keep going back until I get what I want. When I worked as a program developer, recruiting keynote speakers for a major tech conference, I got one rejection after another - this was just the nature of the job. But I really wanted the big players - so I wouldn't take no for an answer. I kept going back to them every time there was a new company on board, or some new value proposition. Eventually, many of them actually said "yes" - the program turned out to be so great that we doubled our attendees from the year before. A lot of people might have given up after the first rejection, but it's just not in my nature. If I know something is possible, I have to keep trying until I get it.

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Question - 55:

What do you think is your greatest weakness?

Ans:

Don't say anything that could eliminate you from consideration for the job. For instance, "I'm slow in adapting to change" is not a wise answer, since change is par for the course in most work environments. Avoid calling attention to any weakness that's one of the critical qualities the hiring manager is looking for. And don't try the old "I'm a workaholic," or "I'm a perfectionist."

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Question - 56:

If you had to choose one, would you consider yourself a big-picture person or a detail-oriented person?

Ans:

Both are important. You need to stress that. However, if you could only choose one, ask yourself As Consumer Lending Vice President - do you like to be "in the weeds" with your work, or do you want to be the one painting the vision?

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Question - 57:

Do you have any question regarding this job As Consumer Lending Vice President?

Ans:

Never ask Salary, perks, leave, place of posting, etc. regarded questions. Try to ask more about the company to show how early you can make a contribution to your organization like. "Sir, with your kind permission I would like to know more about induction and developmental programs?" OR Sir, I would like to have my feedback, so that I can analyze and improve my strengths and rectify my shortcomings.

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Question - 58:



What kind of salary do you need As Consumer Lending Vice President?

Ans:

This is a loaded question and a nasty little game that you will probably lose if you answer first. So, do not answer it. Instead, say something like, that's a tough question. Can you tell me the range for this position? In most cases, the interviewer, taken off guard, will tell you. If not, say that it can depend on the details of the job. Then give a wide range.

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Question - 59:

How do you evaluate your ability to handle conflict?

Ans:

I pride myself on being a good problem solver. Through my previous job and management positions I have faced numerous conflicts in different situations, and my experiences have helped me to hone my issue resolution skills. I believe that it is important to get to and address the root of the issue, in a respectable manner.

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Question - 60:

What features of your previous jobs have you disliked?

Ans:

It's easy to talk about what you liked about your job in an interview, but you need to be careful when responding to questions about the downsides of your last position. When you're asked at a job interview about what you didn't like about your previous job, try not to be too negative. You don't want the interviewer to think that you'll speak negatively about this job or the company should you eventually decide to move on after they have hired you.

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Question - 61:

What does quality work mean to you?

Ans:

Quality work to be is about doing work to the require or set standard, which is very important when it comes to warehouse operations.

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Question - 62:

Does your boss know you're here today?

Ans:

Usually, you probably haven't told your boss for obvious reasons. So it's ok to say that they do not. You don't want to upset the balance at your current job after all and nothing is guaranteed in an interview. The interviewer should understand this stance.

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Question - 63:

Are you planning to continue your studies and training As Consumer Lending Vice President?

Ans:

If asked about plans for continued education, companies typically look for applicants to tie independent goals with the aims of the employer. Interviewers consistently want to see motivation to learn and improve. Continuing education shows such desires, especially when potentials display interests in academia potentially benefiting the company.

Answering in terms of "I plan on continuing my studies in the technology field," when offered a question from a technology firm makes sense. Tailor answers about continued studies specific to desired job fields. Show interest in the industry and a desire to work long-term in said industry. Keep answers short and to the point, avoiding diatribes causing candidates to appear insincere.

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