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1.

2.



1.

" "

2.

3.

200

26,667

0.75%

2,784

" "

1

2,784

10%

1%

4.

5.

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6.

36

7.

8.

9.

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**1.**

**2.**

**3.**

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" "





1.

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7

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8

1 3

20%

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3

3.



2

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1/2

2/3

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4.

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