OCTOBER 2021 | QUARTERLY

At the Bluffdale DO NIT

BROUGHT TO YOU BY BRICK BY BRICK REAL ESTATE

Custom, Minimalistic Jewelry

Read about local business, Salty Jewelry Co.

Drop Mortgage Insurance Without Refinancing

Learn about the different options you have

Photo Credit: Erin Zito

WWW.BRICKBYBRICKREALESTATE.COM

Con La



NEW LOOK





Nelcome

The seasons are changing and so are things at At The Point Magazine! We've added some new talent to the team and we're debuting a whole new look and feel.

The goal of this magazine is to promote unity within the community by:

- Educating on real estate topics
- Highlighting community events, activities, and local polls
- Providing local business spotlights and listings

We hope you find value in every page of this magazine! Please let us know if you have any ideas on how we can make it better.

Tanisia Davis

CEO | Brick by Brick Real Estate



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ARTICLE TEAL PUMPKINS

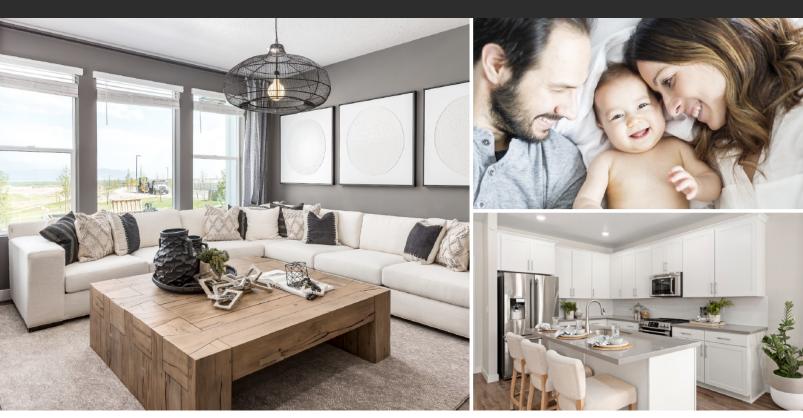
Find out what the global movement is all about / **p13**

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Infographic: Local vs. Utah Stats

At the Point Home Values

bbbrealestate.com | 4

YOU HAVE OPTIONS

DROP MORTGAGE INSURANCE WITHOUT REFINANCING





By Brian Crist

My home value has increased a lot. Why am I still paying PMI?

If you purchased a home using conventional financing and put less than 20% down, you probably have monthly PMI (private mortgage insurance). FHA (with very limited exceptions) and USDA (no exceptions) loans will not allow mortgage insurance to be dropped. Refinancing to a conventional loan often does the trick with those government loans.

How do I know if I have PMI and not FHA or USDA mortgage insurance?

Check your monthly mortgage statement or your online mortgage account. In the Transaction Activity section, you will see the distribution for something similar to "BORR PAID MI" or "PMI." This means you have conventional PMI. If you have an FHA loan, you will see "MIP HUD" or something similar. USDA will show as "Guarantee Fee" or something similar. The closing paperwork you signed at closing will show the loan type, as well. Still don't know? Contact your loan servicer.

What are the rules?

Whether or not your loan servicer, the company that collects your monthly payments, will allow it depends on specific policies and federal regulations. PMI can be dropped either automatically or manually. PMI will automatically drop off when your mortgage balance reaches 78% of the original sales price or appraised value based on the original amortization schedule.

For example, let's say you purchased a home and put 5% down. Making normal payments, your loan balance will drop to 78% of the original purchase price in 93 months and your PMI drops off. Paying additional toward your loan balance does not reduce the time. It's still 93 months.

Who wants to wait 7 years?

To drop PMI based on your home's current value, you may be able to do it. If your loan is between two and five years old, your loan balance must be 75% or less of the current value. If your loan is greater than five years old, your loan balance must be 80% or less of the current value.

What's the process?

First things first. Find out what your home is worth. Online estimating tools are hit and miss. Contact Tanisia at Brick By Brick Real Estate (contact@bbbrealestate.com). Mention this article and she will run a comparative market analysis for you —for free!

This is important because your servicer will charge you a fee to do this very thing when considering dropping your PMI.

Next, contact your loan servicer and follow their instructions. If you move ahead, ordering an appraisal, for example, they may not cooperate. Follow their process. If you have owned your home less than two years, your loan servicer will most likely not drop your PMI. In this case, looking at a refinance wouldn't hurt. Brian Crist at SecurityNational Mortgage (brian@speakwithbrian.com) will work up an analysis based on your current home value, and Brick by Brick Real Estate can create you a free home analysis.

At the Point Magazine |5



Myth

You cannot pay off your mortgage early.



Myth

Prequalification is the same as Preapproval



Truth

You absolutely can pay off your mortgage early! Making large principal payments will lower your mortgage length. This means you will pay less interest over the course of your loan.



Truth

A prequalification is an opinion of a loan officer. A preapproval is a complete and full approval. This can help make a difference in your purchase offers.



Myth

I've had a bankruptcy and can't ever get a mortgage



Truth

You absolutely can get a mortgage after a bankrupcy. Depending on the type, you will have a to wait a certain amount of time and then it is gone off your record!

Did you know? Brick by Brick provides credit repair and financial planning. Text "FINANCE" to 385-352-3892 for more info

Local vs. County Stats

Bluffdale City		Salt Lake County		
MONTHLY STATS (Data pulled Sep 20, 2021 for last 30 days)		MONTHLY STATS (Data pulled Sep 20, 2021 for last 30 days)		
Average Sales Price For Single Family Homes	,	Average Sales Pr Single Family		
+20% MORE than Salt Lake County +20% MORE than Salt Lake County	ays	\$618,4	38	Homes Sold In Last 30 Days 958
\$198 17 /SqFt 17 Median Price Median Days or	l Market	\$223 //SqFt Median Pri	ice M	18 dian Days on Market
UtahRealEstate.com HOUSING MARKET STATS				
6 /SqFt down from 18 ✓ down from 18 /SqFt Ia Median Days Median Single	June	WEDIAN SOLD PRICE agging <i>s</i> 500,000 <i>up</i> 31.6% from last June <i>s</i> 357,000 <i>up</i> 32.2% from last June	RESIDENTIA C 5,805 Listings Entered	L INVENTORY 0 2 5,725 Listings Entered
	to a month	K Month hly neighborhood s ORT'' to 385-352-3	statistic repo	





At the Point Home Values

Single

Family

Homes



Average Days on Market

Average Days on Market

Town

Homes

Average Under Contract

\$624,976

Median Price Per Sq. Ft. (Sold)

\$193

Average Sold

\$587,422

Average Under Contract

16

\$443,379

Median Price Per Sq. Ft. (Sold)

\$209 Average Sold

\$444,383

Data pulled Sep 20 from utahrealestate.com for past 30 days

Want to know how much YOUR home is worth? Join Independence at the Point Real Estate Facebook Group and receive a FREE CMA. facebook.com/groups/realestateatthepoint



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EXPERIENCE JESUS' STORY WITH US.

Everyone is Invited!

The Front Church is a new non denominational Christian church in Bluffdale. New? Not particularly religious? From another tradition? We are preparing for all sorts of company. Come no strings attached. We're saving a seat for you.



Coming up in **KidFront**...

October 31 is wear-your-costume-to-church Sunday!

We'll have plenty of goodies to bring home too. We can't wait for your 0-12year-old kids to experience **KidFront**. We think they'll love it!



Local Events & Activities

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Article: Teal Pumpkins

Poll Stats: Your Point of View COMING SOON

COMMUNITY

Local Events & Activities

October November December MON TUE WED THU SUN MON TUE WED THU FRI SAT SUN MON TUE WED THU FRI SAT FRI SAT 6 1 2 1 2 2 3 4 5 1 8 10 3 7 7 9 11 12 13 8 9 10 11 6 7 3 13 14 15 16 14 20 12 13 14 15 10 11 12 15 16 17 18 19 16 17 18 19 20 18 21 22 23 19 21 24 17 26 27 20 22 23 25 21 25 30 24 26 27 28 29 28 29 30 26 27 28 29 30 31 ¥ 1 31

Nearby Attractions



Dia de Los Muertos Celebration Oct 23 | 11am Cornbelly's Sep 24 - Oct 30 Witches Breakfast Oct 30 | 9 am Scarecrow 5k Oct 16 Tales for Tots Mon/Fri

For more events and details, visit *thanksgivingpoint.org/calendar/*

SEE SALT LAKE COUNTY LIBRARY SERVICES

Halloween Scavenger Hunt Riverton Library Oct 4 - 31 Halloween Spooktacular! Draper Library Oct 23 | 3-5 pm A Drive-up visit with Santa Draper Library Dec 11 | 10:30 am -12:30 pm Drop-in Holiday Crafts Draper Library Dec 22 | 4 pm

For more events and details, visit events.slcolibrary.org/events



Halloween at the High Seas Sep 30 - Oct 31 Thurs - Sun | 7-10:30 pm Festival of the Seas Nov 26 - Dec 30 Yoga with the Sharks Nov 1 & Dec 6 Low Capacity Times 9 - 11 am on Wednesdays

For more events and details, visit *thelivingplanet.com/events/*

Holiday Happenings

Oct 2-30

Monsters After Dark

Come see what kinds of crazy awesome monsters come out after dark in this NEW drive-by display with over 40 different scenes and dozens of cute monsters!

WHEN: October 2 - 30 (Mondays, Thursdays, Fridays & Saturdays only) TIME: 6:30 - 9:00 p.m. WHERE: Monarch Meadows Park,

13600 S 4800 W, Riverton, Utah 84096 **COST:** \$10 per Vehicle. Tickets must be purchased online in advance.

Oct 11-16 **Scarecrow Festival**

Enjoy the beautiful autumn colors in the expansive 50-acre gardens and dozens of imaginative scarecrows built and submitted by the community.

WHEN: October 11-16, 2021 TIME: 9:00am - 6:00 p.m. WHERE: Ashton Gardens **COST:** ONLINE TICKET PURCHASE OR RESERVATION REQUIRED

Dec 1-31

Twas the Lights Before Christmas

Walk around Riverton City Park to read "'Twas the Night Before Christmas" on giant storyboards and enjoy the fun lights.

WHEN: December 1st - 31st TIME: 6:00 - 9:00 p.m. WHERE: Riverton City Park, 1452 W 12600 S, Riverton, Utah 84065 COST: Free and open to all.

BLUFFDALE

DRAPER

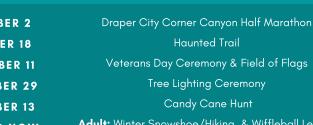
RIVERTON

OCTOBER 4 OCTOBER 7 NOVEMBER 2 NOVEMBER 27 VOLUNTEER

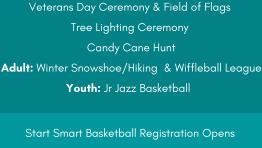
City Hours Monday through Friday 8:30 am to 5:00 pm

OCTOBER 2 OCTOBER 18 NOVEMBER 11 NOVEMBER 29 DECEMBER 13 REGISTER NOW REGISTER NOW

OCTOBER 21 OCTOBER 25 NOVEMBER 1 NOVEMBER 29 NOVEMBER 30



OCTOBER 1 DECEMBER 6



Start Smart Basketball Registration Opens Corn Hole League Begins Halloween Bash Riverton Quilt Exhibition Entry Drop Off Begins 6:30 pm Santa's Arrival in Riverton 6 pm 'Twas the Lights Before Christmas Opens 7 pm Christmas Night of Music Concert (Tentative)







Want to add an event to our next issue?

Email us @ magazine@bbbrealestate.com with EVENTS as the subjectline.

COMMUNIT

Red Cross Blood Drive

Meet the Candidates Night

Election Day

Santa and the Lights

bluffdale.com/318/Volunteer-Get-Involved

Contact Bluffdale

2222 West 14400 South

Bluffdale, UT 84065-5248

Phone: (801) 254-2200

Haunted Trail



GET THE SCOOP ON

TEAL PUMPKINS

KNOW WHAT THEY MEAN AND HOW TO PARTICIPATE

By Jonathan Timothy

At the Point Magazine |13

This October you will likely see a handful of spooky decorations at homes in your neighborhood. You may also see another decoration displayed—a teal pumpkin—on some of the porches or in a window.

By displaying a teal pumpkin at your house, it means that you have non-food treats available for trick-or-treaters that may have life-threatening food allergies.

Non-food items could come in the form of a glow stick, a toy (safe for all ages), or another creative idea that kids might enjoy.

Learn more about how it got started, who benefits most from participating, if you can still pass out candy too, and other frequently asked questions by visiting the website below.

You can also access a pre-designed teal pumpkin that you can print and put in your window if you want to participate this Halloween.

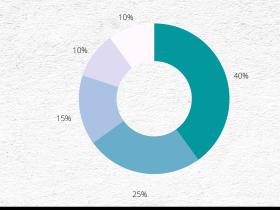
foodallergy.org/resources/about-tealpumpkin-project

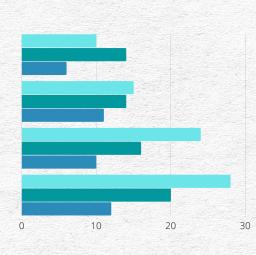


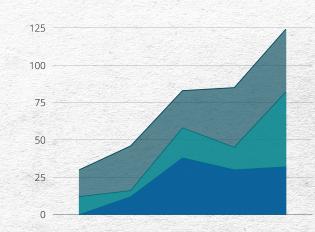
YOUR POINT OF VIEW

Each month we'll be hosting polls on our Facebook page ("<u>At the Point Real Estate</u>") about topics that matter to you & our community AND **each quarter**, we'll post the results of those polls in this magazine. Use the QR code below to join the page and let your voice be heard in our next issue!













Private Facebook group members also enjoy:

- Viewing local real estate listings
- Receiving updates on prison & new construction
- Staying informed about upcoming community events
- Entering FREE giveaways
- And MORE!!!

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SecurityNational Mortgage Company complies with Section 8 of RESPA and does not offer marketing services in exchange for referrals or the expectation of referrals. This is not a commitment to make a loan. Loans are subject to borrower and property qualifications. Contact loan officer listed for an accurate, personalized quote. Interest rates and program guidelines are subject to change without notice.



300 S. 1350 E. Third Floor | Lehi, UT 84043 Branch NMLS# 1870351 | Branch Phone: 801.901.6200



17 19 21

Jr. Businesses

At the Point Directory

Local Business Spotlight: Salty Jewelry Co.



JR. BUSINESSES



BAILEY BABYSITTING

Hi, my name is Bailey Pearson. I am 12.5 and a soon-to-be 7th grader at Hidden Valley MS. I love music, dance, and soccer. I've been babysitting family for a few years now but started babysitting for friends of my parents for about a year. I really enjoy baking, doing crafts, and watching movies with the children I babysit.







CAROLINE'S SIMPLY SOAPS

Meet Caroline! She is twelve years old and is making 100% natural quality soaps. She has been experimenting with different colors, molds, and scents for a few months and has a few different varieties available! Send her a text or visit her Facebook page to order!



4

2



DEREK'S DIRTY JOBS

Derek is doing "dirty jobs" around the neighborhood to earn money! He is a hard worker and stands by ready to help. Give him a call today to get scheduled!

413.464.6141

385.223.0678

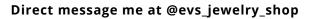
801.889.3666





EVERLIE'S HANDMADE JEWELRY

Hey, I'm Everlie. I'm 15 years old and am always looking for ways to express myself. Making jewelry started out as a hobby but has since become my passion and profession. I love working with different colors, textures, and techniques when creating new pieces for my collection. Follow me on Instagram @evs_jewelry_shop and DM me if you're interested in any of my pieces or for special requests.







Bur Mission:

Brick by Brick Real Estate wants to share junior businesses to empower young entrepreneurs! Building a small business is a huge accomplishment and we feel you are never too young to start. Brick by Brick wants to be a resource to anyone at any stage of their goals.



HEATHER'S CHILD, ANIMAL, & YARD CARE

Heather loves animals and is ready to help! She has been walking dogs (and picking up after them) for years. If you need someone to look after your pets (or plants) while you are away, she's here for you. She does yard pick-up, weeding, and window well clean-outs. She is also available for babysitting.







Text 385.335.4245 KAYLEE & KACIE

DOG BOARDING/DAYCARE

Young entrepreneurs at heart and animal lovers. Kaylee & Kacie are offering doggy daycare and boarding for dogs under 20lbs for \$25/day.



PIPER'S PRODUCE

Hi, I'm Piper and I run Piper's Produce! I'm a fun, creative, outgoing girl that loves softball, reading, and school. I'm an A+ student. I have been helping on my family's farm for many years and ready to start making some extra money selling farm-fresh produce and eggs! Let me know what I can pick fresh for you and your family!



801.413.4793

Do you have a Jr. Business owner at home?

208.521.6696

We would love to support your junior entrepreneur. Register a new business by visiting

bbbrealestate.com/jr-business-registration

BUSINESS



3D Printing

Andy Johnson 801-819-9829

Advertising

Tayler & Brittany Larsen 970-456-2076 **Ryan Bennion** 208-709-5567

Auto

Mitch Peterson Rock Chip Repair 385-388-9084

Branding

Halsey Trimarco 317-979-6075

Beauty

Tanyail Wilson Eyelashes @lashnaps 801-368-9462

Brittany Sorenson Cosmetics/Skin Care 435-201-1295

France Jensen Braids 385-223-0210

Austin Buchan Waxing, Tinting, Eyelash 801-664-3502

Anneliese Liddle Spray Tans 385-219-0997

Brittany Bezzant Microblading, Eyelashes, Brow Wax/Tints, & Lash Lifts/Tints 801-414-0093

Amy Hawkins Botox & Dermal Filler 559-351-4620

Amy Sehloff Skincare 248-917-1405

Sara Guernsey

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Kencie Bitter In Home Hair 801-719-9426

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Heather Earl 801-662-8041 Ashley DeHart 801-518-5076 Sarah Alder *Cinnamon Rolls* 801-360-8978

Baking (Cookies)

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House 435-558-0532

Steve Snow Carpet Cleaning 801-573-6665

Shane Snow Air Duct & Tile Cleaning 801-674-9509

Nikki Fellows

House & Business 801-425-2961 Holly Crabtree Norwex 801-696-6046

Kristin Boyle Norwex 801-400-3657

Perla Bermudez House

801-709-9921 **Bianca Pace** *Cleaning Service* 801-604-7428

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Madison or David Wilding Shirt Printing 801-262-2009 Amanda Messam

Flower Preservation 801-915-5540

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Chelsey Gooch Multi-Media, Fine Arts, and Portraits 801-604-4476 Jaree C. Gaskin-Housley Custom Quilts 801-718-6752

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Anne Marie 805-990-5235 Max Ray 406-381-1868 Taylor Anderson 801-884-2420 Taylor Munson

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Jake Hardman VA Specialized Mortgages 801-472-4940

Cody Zahler, EA Taxes/ Payroll/ Bookkeeping/ Setup 801-259-4601

Firearms/ Permits

Matt Terry Licensed FFL and Certified Instructor 801-999-0056

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Angie Briggs Trainer/Coach 801-915-5540

Jenny Wade Weilacher Nutrition/Weight 801-718-6534

Lizz Parker Dance Fitness Instructor 801-661-5020

Genealogy/Family History David Tyler

703-789-2443

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Spencer Riley Backflow Testing & Sprinkler Repair 801-455-0149

Taylor Jensen *General Contractor: Cabinetry & Drywall* 801-243-6945

DW Utah *Electrician & General Contractor* 801-556-9956

Shane Snow Air Duct & Tile Cleaning 801-674-9509

Tom Moser *Blue Steel Electric* 801-557-8004

Rob Windell *Sprinkler Winterization* 915-497-2977

Brayden Dimond *BMD Electric - Master Electrician* 801-518-7194

Drew Jones 801-648-4850

Ricardo Gonzales *United Contractors* 801-918-3011

Mario Matute Interior/Exterior Painting and Power Washing 801-678-0888

Health Brooke Marcinek

Health Coach 801-362-4580

Lawn Treatments lessica Ball

801-209-7760

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Sara Anderson 801-884-2420

Mortgage Lender

Kayelle Brown 385- 557-7811

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Creator of At The Point Magazine

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Mitch Peterson 385-219-3548

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Clifford Wilkinson 801-493-5971 **Spencer Atamanczyk** 801-824-8066 **Alex Pizarro** 702-801-2940

Usborne Books

Children's Book Distributor **Holly Peterson** 801-885-7354

Other

Gift Delivery Krista Humphrey FB: Zap Zap Gifts Teeth Whitening @simplywhitebyjenna Event DJ Jordan Farmer *Birthday, Weddings, & More* 541-659-5257 Local Appraiser

Matt Luikart 801-899-6017

Farmers Insurance Roy Dickworth 801-542-7026

Silicon Slopes Broadband

Stephen Kempler 801-903-1044

Want to be added to this list for FREE?

Contact us if you are a member of the community & would like to be added to or edit an entry on the directory.

385-352-3892

BUSINESS

LOCAL BUSINESS Spotlight





CUSTOM, MINIMALISTIC JEWELRY

BY JONATHAN TIMOTHY

Local entrepreneur and business owner, Lindsay Halverson, recently opened the doors to Salty Jewelry Co. (SJC) in June of 2021 right here in Bluffdale, Utah. They offer custom-made, minimalistic jewelry and teach jewelry workshops.

As a single mom, she was supporting her two kids in 2020 with an online business but, like so many others, faced problems during the pandemic, "I had to take a hard look at how my business was doing and ultimately make the decision to change direction and start Salty."

In relation to the beginnings, Halverson shared, "It really started in November, but took a few months to get everything set up." The inspiration for Salty Jewelry Co. came from her own, self-described simple, clean, and minimalistic style.

She also wanted the business to share a unique connection to Utah and Salt Lake City so that was one of the main inspirations for the name.

Unlike other pre-made jewelry that other stores offer, SJC customers are delighted with a unique experience to customize their own one-of-a-kind pieces. "They get to come in and pick out the gem, metal, size, bezel, and all of that, " Halverson explained.

Additionally, shared that each gem has different healing properties. "You can come in and look through a book that explains the properties of each gem and select the best fit for you," Halverson excitedly shared.

Check out Salty Jewelry Co. on their website, Instagram, or Facebook and customize your own jewelry or book a workshop today!

saltyjewelryco.com
@saltyjewelryco
@thesaltyjewleryco
thesaltyjewelryco@gmail.com
801-999-0716

14684 S Heritage Crest Way, Bluffdale, UT 84065

Meet Our Staff

Tanisia Davis

I am a DIY junkie! I am also a mom to three incredible kids and love to stay active. Brick by Brick is my dream and I love helping clients chase theirs! I created this magazine to bring together the community and create an environment both myself and my family would want to be a part of.

Jonathan Timothy

I'm passionate about traveling the world, eating licorice, writing on whiteboards, and spending time with my beautiful wife. I love writing engaging content and designing visually appealing creations. When I'm not working you can find me hiking a mountain or remodeling our house.

Tawnie Moore

I am an experienced marketing professional who enjoys creating growth strategies and creating traditional and social media content for small businesses. Outside of work, I run a photography and wood-burning design business and I am also a professional hurdler training for the 2024 Olympic trials!

Ashlee Cragun

I joined the community in 2018 and have loved every minute of it! I live with my family and 2 dogs and love meeting new people and being involved in the community. I am the Director of Strategic Sales and a Loan Officer at First Option Mortgage and have been helping individuals and families achieve their goals in homeownership.





Fearless Leader

Master of Marketing



Social Enthusiast



Community Intelligence Agent

At Brick by Brick Real Estate Jour Preams Matter



MADDY & WESLEE

We played with the idea of selling our house and buying a new one for probably 2 years before finally pulling the trigger. We decided to use BBB Real Estate because Tanisia is local to the neighborhood and we are big on using local. It was the best decision we could have made! She handled everything for us, it was such smooth sailing. All we had to worry about was packing up and getting out. Now we are building a beautiful home, that she helped us find, and keeping one of our main goals of staying close so our kids could stay at Summit! Thanks Tanisia and the team at BBB!



CINDY & FRED

Looking at Tanisia's market analysis on her page At The Point Real Estate made us realize what our townhouse was worth in this crazy market. We almost couldn't believe it. After approaching her with our financial position we realized our dreams could quickly become a reality. Tanisia made every step easy for us to understand and helped us feel at ease during stressful times. We ended up quickly selling our house at almost top dollar! When we found the house of our dreams we were able to put a strong offer on the table thanks to Tanisia's knowledgeable experience and guidance. We have been here a month now and are still so happy we chose to work with Tanisia.



JULIE & KEVIN

We bought an investment property with BBB a few months ago. Tanisia helped us find a house within our price range in the area I wanted and she convinced the seller to accept our offer even though it was \$30K less than some of the other offers. She guided us through the process of calculating our monthly cashflow, gave us advice on adding an A/C unit, and shared her past experience with her investment properties. The experts on her team really helped with the financial and legal side, and her speed and knowledge saved us a lot of money.

Need help living your dream of home ownership? Contact me today.

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