



IAPD Report

FRANK DOMINIC CORTO

CRD# 2537861

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page
<http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

FRANK DOMINIC CORTO (CRD# 2537861)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	LOMBARD ADVISERS INCORPORATED	CRD# 108231	04/05/2017

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration. Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	IFS ADVISORY, LLC	154680	YORK, PA	07/01/2016 - 04/07/2017
IA	SUMMIT FINANCIAL GROUP INC	109485	YORK, PA	06/16/2011 - 07/01/2016
B	SUMMIT BROKERAGE SERVICES, INC.	34643	YORK, PA	06/10/2011 - 07/01/2016

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	2
Customer Dispute	1
Termination	1
Judgment/Lien	2



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LOMBARD ADVISERS INCORPORATED**

Main Address: 1820 LANCASTER ST
BALTIMORE, MD 21231

Firm ID#: 108231

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	09/26/2023
IA Pennsylvania	Investment Adviser Representative	Approved	04/05/2017

Branch Office Locations

LOMBARD ADVISERS INCORPORATED

1938 Security Drive
York, PA 17402

LOMBARD ADVISERS INCORPORATED

4923 West Shore Blvd.
Tampa, FL 33611



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	07/01/2016
B Futures Managed Funds Examination (S31)	Series 31	12/08/1994
B General Securities Representative Examination (S7)	Series 7	11/22/1994

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	10/19/2006
B Uniform Securities Agent State Law Examination (S63)	Series 63	11/30/1994

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	07/01/2016 - 04/07/2017	IFS ADVISORY, LLC	CRD# 154680	YORK, PA
IA	06/16/2011 - 07/01/2016	SUMMIT FINANCIAL GROUP INC	CRD# 109485	YORK, PA
B	06/10/2011 - 07/01/2016	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	YORK, PA
IA	11/13/2006 - 04/15/2011	MML INVESTORS SERVICES, LLC	CRD# 10409	HUNT VALLEY, MD
B	12/18/2002 - 04/15/2011	MML INVESTORS SERVICES, LLC	CRD# 10409	HUNT VALLEY, MD
B	04/29/2002 - 11/26/2002	RYAN BECK & CO.	CRD# 3248	FLORHAM PARK, NJ
B	05/04/2001 - 05/15/2002	GRUNTAL & CO., L.L.C.	CRD# 372	NEW YORK, NY
B	08/19/1998 - 05/23/2001	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	DETROIT, MI
B	10/24/1997 - 04/16/1998	PAINEWBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	11/23/1994 - 05/02/1997	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2017 - Present	Lombard Securities Incorporated	Investment Adviser Representative	Y	Baltimore, MD, United States
07/2016 - 04/2017	IFS Securities	Investment Advisor Rep	Y	YORK, PA, United States
06/2011 - 07/2016	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	YORK, PA, United States
06/2011 - 07/2016	SUMMIT FINANCIAL GROUP	IA REP	Y	YORK, PA, United States



Registration & Employment History

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

(1)Corto Financial Group; since 06/01/2011; Current Address: 1938 Security Drive, York, PA, USA, 17402 ; Managing Partner; Work with physicians and sell disability and life insurance products. 80 to 100 hours spent on this activity per month. (2) Splash Financial/CFG - Partnership - Beginning 12/2022 - Refinancing of existing medical student loans with our clients and prospective physicians - Being compensated by Splash Financial for referral to refinance loan(s) which will be marketed through our Corto Financial Group website - www.cortofinancial.com. (3) TEAM Lacrosse - Owner/Financial Interest - Central Pennsylvania Lacrosse Club.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	2
Customer Dispute	1
Termination	1
Judgment/Lien	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	06/01/2018
Docket/Case Number:	2016051407501
Employing firm when activity occurred which led to the regulatory action:	Summit Brokerage Services, Inc.
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Corto consented to the sanctions and to the entry of findings that while he was expecting to resign his association with his member firm, Corto directed his office assistant to remove from the firm's database the telephone numbers of firm customers whom Corto had serviced. The findings stated that Corto's office assistant then worked with an intern to remove the telephone numbers. In total, and pursuant to Corto's instructions, they removed 322 customer telephone numbers from the firm's database. As a result, Corto caused the firm's books and records to be incomplete with respect to these customers.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

Resolution Date: 06/01/2018

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: All capacities
Duration: Three months
Start Date: 06/04/2018
End Date: 09/03/2018

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan: Deferred

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

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Reporting Source: Individual
Regulatory Action Initiated By: FINRA
Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension
Date Initiated: 06/01/2018
Docket/Case Number: [2016051407501](#)



Employing firm when activity occurred which led to the regulatory action:	Summit Brokerage Services, Inc.
Product Type:	No Product
Allegations:	In June 2016, while expecting to resign from Summit, Corto directed his assistant to remove from the firm's database, 322 customer telephone numbers in the firm's database. By reason of the forgoing, Corto caused the firm's books and records to be incomplete and failed to uphold his standards of commercial honor in violation of FINRA rules 4511(a) and 2010.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/01/2018
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	3 months
Start Date:	06/01/2018
End Date:	08/31/2018
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	06/19/2018
Was any portion of penalty waived?	No
Amount Waived:	
Disclosure 2 of 2	
Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	



Date Initiated:	06/07/2016
Docket/Case Number:	2015045282601
Employing firm when activity occurred which led to the regulatory action:	Summit Brokerage Services, Inc.
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Corto consented to the sanctions and to the entry of findings that he willfully failed to timely amend his Form U4 to disclose federal, state and local tax liens totaling approximately \$942,500. The findings stated that Corto received notice of these liens on or about the time that they were entered against him. Corto should have updated his response to Question 14M of the Form U4 within 30 days of receiving notice of the filing of each of the liens, however, he failed to do so. The liens remain outstanding.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/07/2016
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension Other: Respondent understands that this settlement includes a finding that he willfully omitted to state a material fact on a Form U4, and that under Section 3(a)(39)(F) of the Securities Exchange Act of 1934 and Article III, Section 4 of FINRA's By-Laws, this omission makes Respondent subject to a statutory disqualification with respect to association with a member.
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: Any capacity
Duration: four months
Start Date: 07/05/2016



End Date: 11/04/2016

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 11/14/2017

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement Fine paid in full on November 14, 2017.

Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 06/07/2016

Docket/Case Number: [2015045282601](#)

Employing firm when activity occurred which led to the regulatory action: Summit Brokerage Services Inc.

Product Type: No Product

Allegations: Without admitting or denying the findings, Corto consented to the sanctions and to the entry of findings that he willfully failed to timely amend his Form U4 to disclose federal, state and local tax liens totaling approximately \$942,500. The findings stated that Corto received notice of these liens on or about the time that they were entered against him. Corto should have updated his response to Question 14M of the Form U4 within 30 days of receiving notice of the filing of each of the liens, however, he failed to do so. The liens remain outstanding.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 06/07/2016

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

**Sanction 1 of 1**

Sanction Type: Suspension
Capacities Affected: Any Capacity
Duration: Four Months
Start Date: 07/05/2016
End Date: 11/04/2016

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$10,000.00
Portion Levied against individual: \$10,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SUMMIT BROKERAGE SERVICES INC
Allegations:	UNAUTHORIZED TRADING IN THE OPPENHEIMER FUND THAT REDUCED THE VALUE OF AN ANNUITY.
Product Type:	Annuity-Variable
Alleged Damages:	\$21,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	12/03/2014
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	MR. CORTO DID NOT SELL THE ORIGINAL ANNUITY TO THE CLIENT. HE AQUIRED THE ACCOUNT AS PART OF THE PURCHASE OF A BOOK OF BUSINESS.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: MML INVESTORS SERVICES, LLC
Termination Type: Discharged
Termination Date: 04/04/2011
Allegations: TERMINATED IN CONNECTION WITH THE FAILURE TO MEET PERSONAL FINANCIAL OBLIGATIONS.
Product Type: No Product

Reporting Source: Individual
Firm Name: MML INVESTORS SERVICES LLC
Termination Type: Discharged
Termination Date: 04/04/2011
Allegations: TERMINATED IN CONNECTION IWTH THE FAILURE TO MEET PERSONAL FINANCIAL OBLIGATIONS.
Product Type: No Product



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$89,781.65
Judgment/Lien Type: Tax
Date Filed with Court: 02/28/2012
Date Individual Learned: 02/28/2012
Type of Court: State Court
Name of Court: PROTHONOTARY, JUDICIAL CENTER
Location of Court: YORK, PA
Docket/Case #: 2012-NO-001155-35
Judgment/Lien Outstanding? Yes
Broker Statement FOR TAX YEARS 2008-09-10 Currently on installment plan with IRS.

Disclosure 2 of 2

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$643,574.02
Judgment/Lien Type: Tax
Date Filed with Court: 08/06/2014
Date Individual Learned: 08/06/2014
Type of Court: State Court
Name of Court: PROTHONOTARY, JUDICIAL CENTER, YORK PA
Location of Court: YORK PA
Docket/Case #: 2014-NO-005575-35
Judgment/Lien Outstanding? Yes
Broker Statement FOR TAX YEARS 2005-06-07 Currently on an installment plan with IRS



End of Report

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