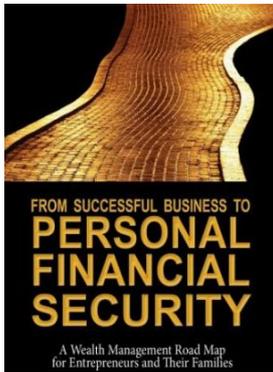


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Derek M. Mohamed, CRPC®, AAMS®

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