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HONORABLE BENJAMIN H. SETTLE

UNITED STATES DISTRICT COURT,  
WESTERN DISTRICT OF WASHINGTON  
AT TACOMA

AMRISH RAJAGOPALAN, MARIE  
JOHNSON-PEREDO, ROBERT HEWSON,  
DONTE CHEEKS, DEBORAH HORTON,  
RICHARD PIERCE, ERMA SUE CLYATT,  
ROBERT JOYCE, AMY JOYCE, ARTHUR  
FULLER, DAWN MEADE, WAHAB  
EKUNSUMI, KAREN HEA, ALEX  
CASIANO, DECEMBER GUZZO, BEN  
PARKER, CHERYL ANDERSON, CARMEN  
ALFONSO, BETH JUNGEN, TANYA  
GWATHNEY, KEVIN DELOACH, SCOTT  
SNOEK, KELLY ENDERS, THOMAS  
LUDWICK, DONALD BOGAN, BILL  
KRUSE, JOYCE DRUMMOND, TAMARA  
COOPER, DEBRA MILLER, GEORGE  
LAWRENCE, CYNTHIA OXENDINE,  
MARTIN ANDERSON, ANGELA ROSS,  
ANDREA TOPPS, DEBRA FINAZZO,  
SHARRON BLACK, SYLVIA HADCOCK,  
AUDRIE LAWRENCE (POOLE), ADAM  
WARD, ISHULA MCCONNELL, ERICA  
CHASE, STEPHEN YOUNKINS, DAN  
WEDDLE, STILLMAN PARKER, TINA  
ROBERTS-ASHBY, BRANDON ASHBY,  
VALERIE NEWSOME, AND RUSSEL  
TANNER, on behalf of themselves and others  
similarly situated.

Plaintiffs,

v.

FIDELITY AND DEPOSIT COMPANY OF  
MARYLAND, as Surety for Meracord LLC,

Defendant.

No. 3:16-cv-05147-BHS

**ORDER GRANTING FINAL  
APPROVAL OF CLASS ACTION  
SETTLEMENT**

1 This matter comes before the Court on Plaintiffs’ Motion for Final Approval of Class  
2 Action Settlement,<sup>1</sup> filed September 14, 2017 (“Final Approval Motion”), and Plaintiffs’ Motion  
3 for Attorneys’ Fees, Expenses, and Incentive Awards (“Fee Motion”). Plaintiffs and Fidelity and  
4 Deposit Company of Maryland (“F&D” or “Settling Defendant”) entered into a Class Action  
5 Settlement Agreement and Release, dated April 20, 2017 (“the Settlement Agreement” or “the  
6 Settlement”), to settle the above-captioned lawsuit, as well as the actions captioned *Rajagopalan,*  
7 *et al. v. Fidelity and Deposit Co. of Maryland*, No. 3:16-cv-05739-BHS (W.D. Wash., Filed  
8 August 31, 2016), and *Cheeks v. Fidelity and Deposit Company of Maryland and Platte River*  
9 *Ins. Co., as sureties for Meracord LLC*, No. 4:13-cv-01854-DMR (N.D. Cal., Filed April 23,  
10 2013) (collectively, the “Lawsuits”). The Settlement Agreement sets forth the terms and  
11 conditions for a proposed Settlement and dismissal with prejudice of F&D from the Lawsuits.

12 The Court has carefully considered the Final Approval Motion, Fee Motion, and the  
13 associated Declarations; the Settlement Agreement; the objections thereto by Helen Donovan  
14 and Audrey Garduno; the arguments of counsel; and the record in this case, and is otherwise  
15 advised in the premises. IT IS HEREBY ORDERED AND ADJUDGED:

16 1. The Court hereby gives its final approval to the Settlement, finding that the  
17 Settlement is sufficiently fair, reasonable, and adequate; and that adequate notice was given to  
18 Settlement Class Members in accordance with the Settlement Agreement and the Court’s Order  
19 preliminarily approving the Settlement. The Settlement Agreement is hereby incorporated by  
20 reference in this Order, and all terms and phrases used in this Order shall have the same meaning  
21 as in the Settlement Agreement.

22  
23 <sup>1</sup> Adam Ward, Alex Casiano, Amrish Rajagopalan, Amy Joyce, Andrea Topps, Angela Ross,  
24 Arthur Fuller, Audrie Lawrence (Poole), Ben Parker, Beth Jungen, Bill Kruse, Brandon Ashby,  
25 Carmen Alfonso, Cheryl Anderson, Cynthia Oxendine, Dan Weddle, Dawn Meade, Deborah  
26 Horton, Debra Finazzo, Debra Miller, December Guzzo, Donald Bogan, Donte Cheeks, Erica  
Chase, Erma Sue Clyatt, George Lawrence, Ishula McConnell, Joyce Drummond, Karen Hea,  
Kelly Enders, Kevin Deloach, Marie Johnson-Peredo, Martin Anderson, Richard Pierce, Robert  
Hewson, Robert Joyce, Russel Tanner, Scott Snoek, Sharron Black, Stephen Younkins, Stillman  
Parker, Sylvia Hadcock, Tamara Cooper, Tanya Gwathney, Thomas Ludwick, Tina Roberts-  
Ashby, Valerie Newsome, and Wahab Ekunsumi, are collectively referred to as “Plaintiffs.”

1           2. Pursuant to Rule 23(e) of the Federal Rules of Civil Procedure, the Court approves  
2 the Settlement set forth in the Settlement Agreement, and finds that the Settlement Agreement is,  
3 in all respects, fair, reasonable, and adequate, and in the best interests of, the Plaintiffs, the  
4 Settlement Class, and each of the Settlement Class Members, and is consistent and in compliance  
5 with all requirements of due process and federal law. This Court further finds that the Settlement  
6 is the result of arm's-length negotiations between experienced counsel representing the interests  
7 of the Plaintiffs, the Settlement Class Members, and the Settling Defendant. The Court further  
8 finds that the Parties have evidenced full compliance with the Court's Preliminary Approval  
9 Order. The Settlement shall be consummated pursuant to the terms of the Settlement Agreement,  
10 which the parties are hereby directed to perform.

11           3. This Court has personal jurisdiction over all Settlement Class Members and subject  
12 matter jurisdiction to approve the Settlement Agreement.

13           4. The Court confirms its previous certification of the following Settlement Class, for  
14 settlement purposes only, pursuant to Federal Rule of Civil Procedure 23(b)(3):

15                   All persons who had an account at Meracord from which Meracord  
16                   deducted any fees related to debt settlement services (including  
17                   mortgage assistance relief services) and who, while residing in a  
18                   Settlement State, made payments to such account within the State  
19                   Settlement Period of their state of residence.<sup>[2]</sup>

20 Excluded from the Class are the Released Parties, Platte River, and Meracord, as well as their  
21 officers and directors, members of their immediate families and their legal representatives, heirs,  
22 successors, or assigns, and any entity in which any Released Parties, Platte River, or Meracord  
23 has or had a controlling interest.

24           5. The Court finds that (a) Members of the Settlement Class are so numerous as to  
25 make joinder of all Settlement Class Members impracticable; (b) there are questions of law or  
26 fact common to Members of the Settlement Class; (c) the claims of the Plaintiffs are typical of  
the claims of the Settlement Class Members; (d) Plaintiffs and Class Counsel will fairly and

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<sup>2</sup> The Settlement States and Settlement Periods are those listed in Appendix A to the Settlement Agreement.

1 adequately protect the interests of the Settlement Class Members; (e) questions of law or fact  
2 common to the Settlement Class Members predominate over questions affecting only individual  
3 Settlement Class Members; and (f) a class action is superior to other available methods for the  
4 fair and efficient adjudication of the controversy.

5         6. Class Notice. The Court finds that the notice program, previously approved by the  
6 Court in its Preliminary Approval Order, has been implemented and complies with Fed. R. Civ.  
7 P. 23. The Court finds that the Class Notice plan as performed by the Administrator and Class  
8 Counsel—including the form, content, and method of dissemination of the Class Notice to  
9 Settlement Class Members as described in the Settlement Agreement—(1) is the best practicable  
10 notice; (2) is reasonably calculated, under the circumstances, to apprise Settlement Class  
11 Members of the pendency of the Lawsuits and of their right to object to and/or exclude  
12 themselves from the proposed Settlement; (3) is reasonable and constitutes due, adequate, and  
13 sufficient notice to all Persons entitled to receive notice; and (4) meets all applicable  
14 requirements of Federal Rule of Civil Procedure 23 and due process. The Court further finds that  
15 the procedures followed by the Administrator for identifying current addresses and email  
16 addresses for potential Settlement Class Members constituted an appropriate and sufficient effort  
17 to locate potential Settlement Class Members for notice purposes. The Administrator  
18 successfully delivered direct notice to 97% of the Settlement Class—well within the range of a  
19 reasonable “reach rate.”

20         7. Rule 23 requires that class notice “must clearly and concisely state in plain, easily  
21 understood language: (i) the nature of the action; (ii) the definition of the class certified; (iii) the  
22 class claims, issues, or defenses; (iv) that a class member may enter an appearance through an  
23 attorney if the member so desires; (v) that the court will exclude from the class any member who  
24 requests exclusion; (vi) the time and manner for requesting exclusion; and (vii) the binding effect  
25 of a class judgment on members under Rule 23(c)(3).” Fed. R. Civ. P. 23(c)(2)(B). The Court  
26

1 finds that the Long-Form Notice, previously approved by the Court, contained detailed  
2 information regarding the Settlement meeting those requirements.

3 8. Plan of Allocation. The Court finds that the Plan of Allocation as set forth in the  
4 Settlement Agreement is fair, reasonable, and adequate. The Plan of Allocation provides monetary  
5 recovery to Settlement Class Members on a *pro rata* basis in proportion to the Total Unreturned  
6 Fees paid from each Settlement Class Member's Meracord account. *See In re Oracle Secs. Litig.*,  
7 1994 WL 502054, at \*1 (N.D. Cal. June 18, 1994) ("A plan of allocation that reimburses class  
8 members based on the extent of their injuries is generally reasonable."). The Court also notes that  
9 there is no reversion to F&D of the Settlement Fund, maximizing the amount of payments to  
10 Settlement Class Members. Accordingly, the Plan of Allocation is approved.

11 9. Exclusions. The Court has reviewed Exhibit D to the Declaration of Robert C.  
12 Jindra, and determines that it contains the complete list of all Persons who have submitted timely  
13 and untimely requests for exclusion from the Settlement Class under the procedures set forth in  
14 the Settlement Agreement and the Long-Form Notice and previously approved by the Court. The  
15 Court rules that all Persons who requested exclusion shall be excluded from the Settlement  
16 Class. **Exhibit 1** to this Order is the complete list of all Persons who are excluded from the  
17 Settlement Class, and who therefore shall neither share in nor be bound by this Order.

18 10. Objection. The Court has also reviewed the two objections to the Settlement filed by  
19 Helen Donovan and Audrey Garduno, and overrules the objections, finding them without merit  
20 for the reasons set forth in the Motion for Final Approval and in open court.

21 11. Incentive Awards. The Court confirms its previous appointment of the Plaintiffs as  
22 representatives of the Settlement Class, and approves, pursuant to the Settlement Agreement,  
23 Incentive Awards of \$500 each for the following Plaintiffs, who are either *Surety II*  
24 Representatives, or *Meracord Class* Representatives who previously received an incentive award  
25 from the Platte River Settlement: Amrish Rajagopalan, Amy Joyce, Andrea Topps, Audrie  
26 Lawrence (Poole), Beth Jungen, Carmen Alfonso, Cheryl Anderson, Cynthia Oxendine, Dan

1 Weddle, Deborah Horton, Donald Bogan, Donte Cheeks, Erica Chase (Moniz), Erma Sue Clyatt,  
2 Kevin Deloach, Robert Joyce, Russel Tanner, Sylvia Hadcock, Tamara Cooper, and Traci  
3 McCormick. The Court further approves, pursuant to the Settlement Agreement, Incentive  
4 Awards of \$1,000 each for the following Plaintiffs, who are *Meracord Class* Representatives  
5 who did not previously receive an incentive award from the Platte River Settlement: Alex  
6 Casiano, Arthur Fuller, Dawn Meade, Karen Hea, Marie Johnson-Peredo, Richard Pierce, Robert  
7 Hewson, and Wahab Ekunsumi.

8 12. Attorneys' Fees. The Court confirms its previous appointment of Hagens Berman  
9 Sobol Shapiro LLP and The Paynter Law Firm PLLC as Class Counsel, and finds that Class  
10 Counsel have adequately represented the Settlement Class for purposes of entering into and  
11 implementing the Settlement. The Court hereby awards to Class Counsel (a) attorneys' fees in  
12 the amount of \$2,917,899.41 (representing 29.5% of the Settlement Fund); and (b)  
13 reimbursement of expenses in the amount of \$150,000. In making this award of attorneys' fees  
14 and reimbursement of expenses, the Court has considered and finds as follows.

15 13. This Court has discretion to award fees either as a percentage of the common fund  
16 established or pursuant to the lodestar method. *Powers v. Eichen*, 229 F.3d 1249, 1256 (9th Cir.  
17 2000). Under either approach, the focus should be on whether the "end result is  
18 reasonable." *Id.* The Court finds that under both methods the requested fees are reasonable.

19 14. The Court finds that 29.5% of the recovery obtained is within the usual range of  
20 awards in the Ninth Circuit in common fund cases, and the award of attorneys' fees is fair and  
21 reasonable under the percentage-of-the-recovery method based on the following factors:

- 22 (a) The results obtained by counsel in this case. *See Vizcaino v. Microsoft Corp.*, 142 F.  
23 Supp. 2d 1299, 1303 (W.D. Wash. 2001), *aff'd*, 290 F.3d 1043 (9th Cir. 2002).

24 Class Counsel litigated for over three and a half years against Meracord to establish  
25 its underlying liability for the wrongful conduct that formed the basis of the original  
26 complaint, and after Meracord itself was insolvent, Class Counsel continued to

1 pursue the most realistic remaining avenue of recovery: the Bonds. The Settlement  
2 provides significant relief to Settlement Class Members in the form of nearly 90%  
3 of F&D's maximum exposure on the Bonds—an excellent result.

4 (b) The risks and complex issues involved in this case, which were significant, required  
5 a high level of skill and high-quality work to overcome. *See In re Omnivision Tech.,*  
6 *Inc.*, 559 F. Supp. 2d 1036, 1046 (N.D. Cal. 2008). Class Counsel maintained this  
7 litigation for years, despite the risks, and even after Meracord was effectively  
8 insolvent, to obtain relief for the Settlement Class. Class Counsel devoted  
9 significant time and effort in the prosecution of the initial actions against Meracord  
10 and the Sureties, and the success of the Settlement builds on the groundwork laid in  
11 those actions.

12 (c) The attorneys' fees requested were entirely contingent upon success, and counsel  
13 risked time and effort and advanced costs with no guarantee of compensation. *See*  
14 *In re Wash. Pub. Power Supply Sys. Sec. Litig.*, 19 F.3d 1291, 1299 (9th Cir. 1994).  
15 Class Counsel bore a high degree of risk in bringing and pursuing this action,  
16 including the considerable risk of non-payment.

17 (d) The range of awards made in similar cases justifies an award of 29.5% here, *see In*  
18 *re Activision Sec. Litig.*, 723 F. Supp. 1373, 1377 (N.D. Cal. 1989).

19 (e) The Settlement Class Members have been notified of the requested fees and had an  
20 opportunity to inform the Court of any concerns they have with the request, and no  
21 such concerns were voiced by any Settlement Class Member.

22 Given these factors, the Court finds that the requested fee award comports with the  
23 applicable law and is justified by the circumstances of this case.

24 15. Alternatively, the Court also finds the fees awarded reasonable using the “lodestar”  
25 method. Under this method, the Court first calculates Class Counsel’s “lodestar” by multiplying  
26 the hours worked by their hourly rate(s). This lodestar may then be adjusted upwards by a

1 multiplier based on the results obtained and the risk borne by Class Counsel. Here, the  
2 declarations submitted by Class Counsel indicate that their lodestar is \$2,872,238.81, based on a  
3 total of 5,560.76 hours expended in the litigation.<sup>3</sup> The Court need not make a specific finding  
4 that the hourly rates of Class Counsel as set out in their supporting declaration are consistent  
5 with hourly rates charged by firms and attorneys of comparable skill, experience and reputation  
6 because this case could likely have justified a multiplier of 1.5 or more of the lodestar amount  
7 that, even with somewhat lower hourly rates, would have resulted in an amount exceeding the  
8 requested fee. The Court also finds that the hours devoted to this case were reasonable given the  
9 complexity of the legal issues involved, which were addressed in extensive briefing before both  
10 this Court and the Ninth Circuit, as well as the extensiveness of both discovery and settlement  
11 negotiations. Class Counsel's requested fees under both settlements represent a negligible  
12 multiplier of 1.02, which the Court finds appropriate given the recovery Class Counsel have  
13 achieved for Settlement Class Members, as well as the risks faced by Class Counsel, as  
14 explained above.

15 16. In light of the above, the Court finds the requested fees reasonable and that an award  
16 of \$2,917,899.41 for this Settlement is appropriate under both the lodestar and common fund  
17 approaches.

18 17. Expenses. The Court also awards reimbursement of reasonable costs and expenses in  
19 the amount of \$150,000. The Court finds that these amounts were reasonably incurred in the  
20 ordinary course of prosecuting this case and were necessary given the complex nature and  
21 nationwide scope of the case, and that the total costs and expenses granted are allowable under  
22 the Settlement.

23 18. Administration Costs. The Court confirms its previous appointment of Garden City  
24 Group, LLC ("GCG") as the Administrator, and finds that the Administrator has so far fulfilled

25  
26 <sup>3</sup> The Court approves as appropriate and reasonable Class Counsel's method of attributing  
time spent on the overall litigation to this particular Settlement, as outlined in Section II(A)(2)(a)  
of the Fee Motion.



1 its duties under the Settlement. The Court orders that, by agreement between Class Counsel and  
2 the Administrator, a total of \$236,811.25 be paid from the Settlement Fund to the Administrator  
3 for past and future unreimbursed expenses relating to notice and administration of the  
4 Settlement. This amount is in addition to the \$107,188.75 already received by the Administrator  
5 for the fulfillment of its duties.

6 19. Release of F&D. As of the Effective Date, the Plaintiffs and all other Settlement  
7 Class Members (other than those listed in **Exhibit 1** hereto), and their heirs, estates, trustees,  
8 executors, administrators, principals, beneficiaries, representatives, agents, assigns, and  
9 successors, and anyone claiming through them or acting or purporting to act for them or on their  
10 behalf, regardless of whether they have received actual notice of the Settlement, have  
11 conclusively compromised, settled, discharged, and released all Released Claims against F&D  
12 and the Released Parties, and are bound by the provisions of the Settlement, as further provided  
13 by the Agreement.

14 20. Remsberg Release. As of the Effective Date, Plaintiffs and all other Settlement Class  
15 Members (other than those listed in **Exhibit 1** hereto), and their heirs, estates, trustees, executors,  
16 administrators, principals, beneficiaries, representatives, agents, assigns, and successors, and  
17 anyone claiming through them or acting or purporting to act for them or on their behalf,  
18 regardless of whether they have received actual notice of the Settlement, have conclusively  
19 compromised, settled, discharged, and released any and all claims related to payment processing,  
20 debt settlement, escrow services, mortgage assistance relief services, or any other form of debt  
21 relief that Class members may possess at present or in the future against Linda and/or Charles  
22 Remsberg (“the Remsbergs”), whether arising from or related to the Remsbergs’ individual  
23 capacities, as members of Meracord, or as agents, officers, or directors of Meracord, including  
24 the Remsbergs’ agents and attorneys, whether such claims arise in tort, contract, or equity, or  
25 relate to or are based on any federal or state statute, or derivative of the rights of any other  
26 persons or entity, including any and all claims asserted or that could be asserted in the Meracord

1 Action. For clarity, nothing in this provision shall be construed to release Meracord or any third-  
2 party company or individual, other than the Remsbergs, engaged in payment processing, debt  
3 settlement, escrow services, mortgage assistance relief services, or any other form of debt relief.

4 21. The Court permanently bars and enjoins all Settlement Class Members (other than  
5 those listed in **Exhibit 1**) (i) from filing, commencing, prosecuting, intervening in, or  
6 participating as plaintiff, claimant, or class member in any other lawsuit or administrative,  
7 regulatory, arbitration, or other proceeding in any jurisdiction based on the Released Claims,  
8 including specifically *Cheeks v. Fidelity and Deposit Company of Maryland and Platte River*  
9 *Ins. Co., as sureties for Meracord LLC*, No. 4:13-cv-01854-DMR (N.D. Cal., Filed April 23,  
10 2013); and (ii) from filing, commencing, or prosecuting a lawsuit or administrative, regulatory,  
11 arbitration, or other proceeding as a class action on behalf of any Settlement Class Members,  
12 based on the Released Claims.

13 22. The above-captioned action, and all individual and class claims contained therein,  
14 including all of the Released Claims, are dismissed with prejudice and on the merits as to the  
15 Plaintiffs and all other Settlement Class Members (other than those listed in **Exhibit 1** hereto),  
16 and as against each and all of the Released Parties, without fees or costs except as provided in  
17 the Settlement Agreement.

18 23. The action captioned *Rajagopalan, et al. v. Fidelity and Deposit Co. of Maryland*,  
19 No. 3:16-cv-05739-BHS (W.D. Wash., Filed August 31, 2016) is dismissed with prejudice  
20 pursuant to the Court's April 26, 2017 Order in that action granting the parties' Stipulated  
21 Motion to Stay Proceeding and Request for Voluntary Dismissal Pending Class Settlement  
22 Approval.

23 24. Without further approval from the Court, the Parties are authorized to agree to and  
24 adopt such amendments, modifications, and expansions of the Settlement Agreement, including  
25 all Exhibits thereto, as (i) shall be consistent in all material respects with this Order and Final  
26 Judgment and (ii) do not limit the rights of Settlement Class Members.

1           25. The Court finds, under Fed. R. Civ. P. 54(b), that there is no just reason for delay in  
2 entering final judgment, and directs that this Order and Final Judgment shall be final and entered  
3 forthwith.

4           26. Without affecting the finality of this Order and Final Judgment, the Court reserves  
5 jurisdiction over the Plaintiffs, the Settlement Class, and F&D as to all matters concerning the  
6 administration, consummation, and enforcement of the Settlement Agreement.

7           IT IS SO ORDERED.

8           Dated: October 10, 2017

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10 

11  
12 BENJAMIN H. SETTLE  
United States District Judge

13 Presented By:

14 HAGENS BERMAN SOBOL SHAPIRO LLP

15 By: /s/ Steve W. Berman

16 /s/ Thomas E. Loeser

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*Attorneys for Plaintiffs*

**EXHIBIT 1**

**Persons Excluded from Settlement Class**

| <b>Name</b>               | <b>City</b>  | <b>State</b> |
|---------------------------|--------------|--------------|
| ALETHA MITCHELL           | NEDERLAND    | TX           |
| GERTRUDE TRUE/ROBERT TRUE | UTICA        | NY           |
| HAZEL FOUST/WAYNE FOUST   | INDIANAPOLIS | IN           |
| JANELLE CLEMENTE          | MADISON      | WI           |
| JOAN DUNN                 | MILWAUKEE    | WI           |
| LINDA CLAIRAIN            | COVINGTON    | LA           |
| MARTA SALINAS             | EL PASO      | TX           |
| MARY LOU TREJO            | ARCHBOLD     | OH           |
| OTTIS FLEMING             | LORETTO      | TN           |
| PEGGY STEVENS             | SPRINGDALE   | AR           |
| VERDINE JONES             | HAMMOND      | IN           |
| GREGORY CROSS             | OWOSSO       | MI           |

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