Bruce Wayne 123 Main Street Gotham, NY 11111 ☎ 5197881717 ⊠ info@scorenavigator.com



Report #: 62d4d4d4-6751-cffb-91a7-45c9adc8ffd3

Member ID: KU89193864

Report Date: 09/23/2016

| Bureau | Current Score | Target Score | Max Score | | Action Points | |
|---------------|---------------|--------------|-----------|------------|---------------|-----------|
| Su | 677 | 950 | 740 | Short Term | Long Term | Immediate |
| TransUnion. | 677 | 850 | 748 | 53 | 31 | 71 |

Credit Summary

| Total Accounts | Open Revolving | Balances - Revolving | Credit Utilization |
|----------------------------|---------------------------|---------------------------|-------------------------|
| 10 | 5 | \$0 | \$4510 - 65% |
| Positive Accounts | Open Installments | Balances - Installments | Available Credit |
| 9 | 0 | \$0 | \$6900 |
| Negative Accounts | Open Mortgages | Balances - Open Mortgages | Oldest Account |
| 0 | 0 | \$0 | CAPITAL ONE AUTO (217M) |
| Delinquent Accounts | Open Autos | Balances - Open Autos | Newest Account |
| 0 | 1 | \$0 | BARCLAYS CR US (13M) |
| Open Accounts | Open Student Loans | Balances - Store Cards | Public Records |
| 6 | 0 | \$0 | 0 |
| Closed Accounts | Open Collections | | Inquiries |
| 3 | 1 | | 3 |

| | ТҮРЕ | DATE | 2016 | UR | UR | UR | UR | UR | UR | | | | | | |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------|-----|----|----|------|------|------|-----|----|----|----|----|----|
| BARCLAYS CR US 94694504261000**** | E Keep Transaction Activity After | 29 th | 2015 | | | - | | | | | | | | | |
| Address: PO BOX 9500 | Sest Date To Make Payment By | 17 th | 2014 | OK | ОК | | | | UR | UR | | | | | |
| WILKES BARRE , PA 18773 Phone: 888-272-5543 | المعالمة المعامدة المعامة المعامة المعامة المعامة المحافظة المعامة المحافظة المحافظة المحافظة المحافظة المحافظ | \$232 | YEAR | l l | F | М | A | М | J | J | A | S | 0 | N | D |
| FIUIE: 000-272-3345 | % Current - Balance Ratio | 38% | | | | | | | | | | | | | |
| | ТҮРЕ | DATE | 2016 | ок | ок | ок | ок | ок | ок | ок | ок | | | | |
| CAPITAL ONE 40034495**** | E Keep Transaction Activity After | 3 rd | 2015 | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок |
| Address: PO BOX 30281 SALT | Sest Date To Make Payment By | 21 st | 2014 | | | | | | | | | | ок | UR | |
| LAKE CITY , UT 84130 | المعنى | \$160 | YEAR | J | F | М | A | М | J | J | A | S | 0 | N | D |
| Phone: 800-955-7070 | % Current - Balance Ratio | 93% | | | | | | | | | | | | | |
| CHASE | ТҮРЕ | DATE | 2016 | UR | UR | UR | UR | UR | UR | | | | | | |
| 94694504261000**** | E Keep Transaction Activity After | 22 nd | 2015 | UR | UR | UR | UR | UR | UR | UR | UR | UR | UR | UR | UR |
| Address: PO BOX 9500 WILKES BARRE , PA 18773 | 🗹 Best Date To Make Payment By | 10 th | 2014 | ОК | | | UR | | UR | UR | | | | | |
| Phone: 888-272-5543 | % Current - Balance Ratio | 100% | YEAR | ŢŢ | F | М | A | М | L L | L L | A | S | 0 | N | D |
| | ТҮРЕ | DATE | | | | ľ | None | • Av | aila | ble | | | | | |
| CITI CARDS 2323223232**** | E Keep Transaction Activity After | 16 th | | | | | | | | | | | | | |
| Address: PO BOX 30281 SALT | Sest Date To Make Payment By | 4 th | | | | | | | | | | | | | |
| LAKE CITY , UT 84130 | ل المحمد المحم | \$40 | | | | | | | | | | | | | |
| Phone: 800-955-7070 | % Current - Balance Ratio | 90% | | | | | | | | | | | | | |

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Report #: 62d4d4d4-6751-cffb-91a7-45c9adc8ffd3

Member ID: KU89193864

Report Date: 09/23/2016

| SYNCB/CARECR 60191830**** Address: C/O PO BOX 965036 ORLANDO , FL 32896 Phone: 866-396-8254 | TYPE ■ Keep Transaction Activity After ✓ Best Date To Make Payment By ✓ Keep Balance Under % Current - Balance Ratio | DATE 19 th 7 th \$120 73% | 2016 2015 2014 2013 2012 YEAR | ок ок | ОК ОК | OK OK | ОК ОК ОК ОК | OK OK | ок ок | ок ок | ок ок | ок ок | ок ок | ок | ок ок |
|----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|----------------------------------------------|----------|----------|----------|----------------------|----------|----------|----------|----------|----------|----------|----|----------|
| CREDITONEBNK 444796254322**** Address: PO BOX 98872, LAS VEGAS, NV 89193 Phone: 877-825-3242 | TYPE Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Keep Transaction Activity After Keep Balance Under Current - Balance Ratio | DATE 24 th 12 th \$64 109% | 2023 2022 2021 YEAR | | | | ОК ОК А | ок | ок | ок | ок | ок | | ок | |

| Bureau | Current Score | Target Score | Max Score | | Action Points | |
|-----------------------------|---------------|--------------|-----------|------------|---------------|-----------|
| EQUIFAX [®] | 670 | 050 | 741 | Short Term | Long Term | Immediate |
| LUUIAA | 670 | 850 | 741 | 53 | 33 | 71 |

Credit Summary

| Total Accounts | Open Revolving | Balances - Revolving | Credit Utilization |
|----------------------------|--------------------------|---------------------------|-------------------------|
| 12 | 5 | \$0 | \$4510 - 64% |
| Positive Accounts | Open Installments | Balances - Installments | Available Credit |
| 9 | 0 | \$0 | \$7000 |
| Negative Accounts | Open Mortgages | Balances - Open Mortgages | Oldest Account |
| 2 | 0 | \$0 | CAPITAL ONE AUTO (227M) |
| Delinquent Accounts | Open Autos | Balances - Open Autos | Newest Account |
| 0 | 2 | \$0 | BARCLAYS CR US (13M) |
| Open Accounts | Open Student Loans | Balances - Store Cards | Public Records |
| 7 | 0 | \$0 | 0 |
| Closed Accounts | Open Collections | | Inquiries |
| 4 | 1 | | 5 |

| BARCLAYS CR US | ТҮРЕ | DATE | 2016 | | | - | - | UR | | | | | | | |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------|----|----|----|----|----|----|----|----------|----|----|----|----|
| 94694504261000**** | E Keep Transaction Activity After | 14 th 2 nd | 2015 2014 | | | | | | | | UR UR | | | | |
| Address: PO BOX 9500 WILKES BARRE , PA 18773 | Sest Date To Make Payment By | 2 \$240 | YEAR | J | F | М | А | М | J | J | А | S | 0 | Ν | D |
| Phone: 888-272-5543 | % Current - Balance Ratio | 37% | | | | | | | | | | | | | |
| CAPITAL ONE | ТҮРЕ | DATE | 2016 | ок | | | | |
| 40034495**** | E Keep Transaction Activity After | 12 th | 2015 | ок | ок | ок | ок | ок |
| Address: PO BOX 30281 SALT | 🗹 Best Date To Make Payment By | 31 st | 2014 | | | | | | | | | | | UR | |
| LAKE CITY , UT 84130 | لَوْلَهُ اللَّهُ اللَّهُ اللَّهُ اللَّهُ اللَّهُ اللَّهُ اللَّهُ عَلَيْهُ اللَّهُ عَلَيْهُ اللَّهُ عَلَيْهُ ال | \$160 | YEAR | J | F | М | A | M | J | J | A | S | 0 | N | D |
| Phone: 800-955-7070 | % Current - Balance Ratio | 93% | | | | | | | | | | | | | |

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Member ID: KU89193864

Report Date: 09/23/2016

| | | | | | | | | | | I | I | I | | | |
|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|------------------|------|----|----|----|------|------|------|-----|----|----|----|----|----|
| CHASE 94694504261000**** | TYPE | DATE | 2016 | | UR | | | | | | | | | | |
| 54054504201000 | 📰 Keep Transaction Activity After | 22 nd | 2015 | | | | | | | | | | | | |
| Address: PO BOX 9500 WILKES BARRE , PA 18773 | 🗹 Best Date To Make Payment By | 10 th | 2014 | ОК | ОК | | | UR | UR | UR | | | | | |
| Phone: 888-272-5543 | % Current - Balance Ratio | NAN% | YEAR | J | F | М | A | M | J | J | A | S | 0 | N | D |
| | ТҮРЕ | DATE | | | | 1 | None | e Av | aila | ble | | | | | |
| CITI CARDS 2323223232**** | E Keep Transaction Activity After | 9 th | | | | | | | | | | | | | |
| | Best Date To Make Payment By | 29 th | | | | | | | | | | | | | |
| Address: PO BOX 30281 SALT LAKE CITY , UT 84130 | ↓ Seep Balance Under | \$40 | | | | | | | | | | | | | |
| Phone: 800-955-7070 | % Current - Balance Ratio | 90% | | | | | | | | | | | | | |
| | | | | _ | | | | | | | | | | | |
| | ТҮРЕ | DATE | 2016 | ОК | ок | ОК | ОК | ок | ок | ок | ок | | | | |
| SYNCB/CARECR 60191830**** | 📰 Keep Transaction Activity After | 19 th | 2015 | ок | ок | ок | ок | ок | ок | ок | ок | ок | ОК | ок | ок |
| | 🗹 Best Date To Make Payment By | 7 th | 2014 | ОК | ок | ок | ок | ок | ок | ок | ок | ок | ОК | ок | ок |
| Address: C/O PO BOX 965036 ORLANDO , FL 32896 | لم المعام الم | \$120 | 2013 | ОК | ок | ОК | ОК | ОК | ок | ок | ОК | ОК | ОК | ОК | ОК |
| Phone: 866-396-8254 | % Current - Balance Ratio | 73% | 2012 | | | | | | | | | ОК | ОК | ОК | ОК |
| | | 1 7570 | YEAR | J | F | М | A | М | J | J | A | S | 0 | N | D |
| | ТҮРЕ | DATE | 2023 | ок | ОК | ок | ОК | ОК | ок | 30 | 60 | ок | ок | | |
| CREDITONEBNK 444796254322**** | E Keep Transaction Activity After | 24 th | 2022 | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок |
| | Sest Date To Make Payment By | 12 th | 2021 | | | | ОК | ОК | ок | ОК | ОК | ОК | ОК | ОК | ОК |
| Address: PO BOX 98872, LAS VEGAS, NV 89193 | 🖧 Keep Balance Under | \$64 | YEAR | J | F | М | A | М | J | J | A | S | 0 | Ν | D |
| Phone: 877-825-3242 | % Current - Balance Ratio | 109% | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |

| Bureau | Current Score | Target Score | Max Score | | Action Points | |
|-----------|---------------|--------------|-----------|------------|---------------|-----------|
| | 670 | 050 | 741 | Short Term | Long Term | Immediate |
| experian. | 670 | 850 | 741 | 53 | 32 | 71 |

Credit Summary

| Total Accounts | Open Revolving | Balances - Revolving | Credit Utilization |
|----------------------------|---------------------------|-------------------------------|----------------------|
| 10 | 5 | \$0 | \$4510 - 65% |
| Positive Accounts | Open Installments | Balances - Installments | Available Credit |
| 9 | 0 | \$0 | \$6900 |
| Negative Accounts | Open Mortgages | Balances - Open Mortgages | Oldest Account |
| 1 | 0 | \$0 | MERRICK BANK (217M) |
| Delinquent Accounts | Open Autos | Balances - Open Autos | Newest Account |
| 0 | 2 | \$0 | BARCLAYS CR US (13M) |
| Open Accounts | Open Student Loans | Balances - Store Cards | Public Records |
| 7 | 0 | \$0 | 0 |
| Closed Accounts | Open Collections | | Inquiries |
| 3 | 0 | | 4 |

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Report Date: 09/23/2016

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Member ID: KU89193864

| BARCLAYS CR US | ТҮРЕ | DATE | 2016 | UR | UR | UR | UR | UR | UR | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|---------------------|---------------------|----------------------------|----------------------------------|----------------------------------------|----------------------------|----------------------------------|---------------------------------|---------------------------|----------------------------|---------------------|----------------|
| 94694504261000**** | Keep Transaction Activity After | 14 th | 2015 | | | UR | | | - | | | | | | - |
| Address: PO BOX 9500 | 🕑 Best Date To Make Payment By | 2 nd | 2014 YEAR | ОК | | UR | | | UR | UR | | | | | UR D |
| WILKES BARRE , PA 18773 | ්රී Keep Balance Under | \$232 | YEAR |] | F | М | A | М | J | J | A | S | 0 | N | ש |
| Phone: 888-272-5543 | % Current - Balance Ratio | 38% | | | | | | | | | | | | | |
| | TVDE | DATE | 2016 | or | or | ок | or | or | 04 | or | or | | | | |
| CAPITAL ONE | TYPE | DATE | 2016 | | | OK | | | | | | ок | ок | ок | ок |
| 40034495**** | | | 2013 | | | UN | | | | | • | | | UR | |
| Address: PO BOX 30281 SALT | Sest Date To Make Payment By | 31 st | YEAR | J | F | м | A | М | J | J | А | S | 0 | N | D |
| LAKE CITY , UT 84130 Phone: 800-955-7070 | Keep Balance Under | \$160 | | | | | | | | | | | | | |
| | % Current - Balance Ratio | 93% | | | | | | | | | | | | | |
| CHASE | ТҮРЕ | DATE | 2016 | UR | UR | UR | UR | UR | UR | | | | | | |
| 94694504261000**** | Keep Transaction Activity After | 22 nd | 2015 | UR | UR | UR | UR | UR | UR | UR | UR | UR | UR | UR | UR |
| Address: PO BOX 9500 | 🕑 Best Date To Make Payment By | 10 th | 2014 | ОК | ок | UR | UR | UR | UR | UR | UR | UR | UR | UR | UR |
| WILKES BARRE , PA 18773 Phone: 888-272-5543 | % Current - Balance Ratio | NAN% | YEAR | J | F | М | A | М | J | J | А | S | 0 | Ν | D |
| | | 1 | | | | | | | | | | | | | |
| | | | | | | | | - | | | | | | | |
| CITI CARDS | ТҮРЕ | DATE | | | | N | one | e Ava | ailal | ble | | | | | |
| CITI CARDS 2323223232**** | E Keep Transaction Activity After | 9 th | | | | N | one | e Ava | ailal | ble | | | | | |
| 2323223232**** Address: PO BOX 30281 SALT | _ | | | | | N | one | e Ava | ailal | ble | | | | | |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 | E Keep Transaction Activity After | 9 th | | | | N | one | e Ava | ailal | ble | | | | | |
| 2323223232**** Address: PO BOX 30281 SALT | E Keep Transaction Activity After Best Date To Make Payment By | 9 th 29 th | | | | N | one | e Ava | ailal | ble | | | | | |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under | 9 th 29 th \$40 | 2016 | ок | ок | N | | | | | ОК | | | | |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 SYNCB/CARECR | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio | 9 th 29 th \$40 90% | 2016 2015 | | | | ок | ок | ОК | ОК | | ок | ОК | ок | ок |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio | 9 th 29 th \$40 90% DATE | | ок | ок | ок | ОК | ок ок | OK OK | ОК ОК | ок | | | | |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 SYNCB/CARECR 60191830**** Address: C/O PO BOX 965036 | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio TYPE Keep Transaction Activity After Best Date To Make Payment By | 9 th 29 th \$40 90% DATE 19 th 7 th | 2015 | ок ок | ок ок | ок ок | ОК ОК ОК | ОК ОК ОК | ок ок ок | ОК ОК ОК | ок ок | ок | ок | ок | ок |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 SYNCB/CARECR 60191830**** | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio TYPE Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under | 9 th 29 th \$40 90% DATE 19 th 7 th \$120 | 2015 2014 2013 2012 | ок ок | ок ок ок | ОК ОК ОК ОК | OK OK OK OK | OK OK OK OK | ок ок ок | ОК ОК ОК | ок ок ок | ок ок ок | ок ок ок | ок ок ок | ОК ОК ОК |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 SYNCB/CARECR 60191830**** Address: C/O PO BOX 965036 ORLANDO , FL 32896 | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio TYPE Keep Transaction Activity After Best Date To Make Payment By | 9 th 29 th \$40 90% DATE 19 th 7 th | 2015 2014 2013 | ок ок | ок ок | ОК ОК ОК | ОК ОК ОК | ОК ОК ОК | ок ок ок | ОК ОК ОК | ок ок | ок ок | ок ок | ок ок | ок ок |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 SYNCB/CARECR 60191830**** Address: C/O PO BOX 965036 ORLANDO , FL 32896 Phone: 866-396-8254 | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio TYPE Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under | 9 th 29 th \$40 90% DATE 19 th 7 th \$120 | 2015 2014 2013 2012 | ок ок ок | ОК ОК ОК F | ОК ОК ОК ОК | OK OK OK A | OK OK OK OK | ок ок ок ок | ок ок ок у | ок ок ок | OK OK OK S | ок ок ок | ок ок ок | ОК ОК ОК |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 SYNCB/CARECR 60191830**** Address: C/O PO BOX 965036 ORLANDO , FL 32896 | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio TYPE Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Keep Balance Under Current - Balance Ratio | 9 th 29 th \$40 90% DATE 19 th 7 th \$120 73% | 2015 2014 2013 2012 YEAR | ок ок ок Ј | ок ок ок F | OK OK OK OK | ок ок ок ок А | ок ок ок ок ок | ок ок ок ок | ОК ОК ОК Ј 30 | ок ок ок А | OK OK S | ок ок ок ок | ок ок ок | ок ок ок |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 SYNCB/CARECR 60191830**** Address: C/O PO BOX 965036 ORLANDO , FL 32896 Phone: 866-396-8254 CREDITONEBNK 444796254322**** | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio TYPE Keep Transaction Activity After Sest Date To Make Payment By Keep Balance Under Keep Balance Under Current - Balance Ratio TYPE | 9 th 29 th \$40 90% DATE 19 th 7 th \$120 73% DATE | 2015 2014 2013 2012 YEAR 2023 2022 2021 | ок ок ок Ј | ок ок к г | OK OK OK OK OK | OK OK OK OK OK OK | ок ок ок ок ок ок ок | ок ок ок ок ок | ок ок ок ок 30 ок | ок ок ок А 60 ок | OK OK S OK OK | ок ок ок ок ок | ок ок N ок | ок ок D |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 SYNCB/CARECR 60191830**** Address: C/O PO BOX 965036 ORLANDO , FL 32896 Phone: 866-396-8254 CREDITONEBNK 444796254322**** Address: PO BOX 98872, LAS VEGAS, NV 89193 | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio TYPE Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Keep Balance Under Current - Balance Ratio TYPE Keep Balance Under Keep Balance Under Keep Transaction Activity After | 9 th 29 th 440 90% DATE 19 th 7 th \$120 73% DATE 24 th | 2015 2014 2013 2012 YEAR 2023 2022 | ок ок ок Ј | ок ок ок F | OK OK OK OK OK | OK OK OK A OK | OK OK OK OK OK | ок ок ок ок ок | ок ок ок ок 30 ок | ок ок ок А | OK OK S OK OK | ок ок ок ок | ок ок ок | ок ок D |
| 2323223232**** Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070 SYNCB/CARECR 60191830**** Address: C/O PO BOX 965036 ORLANDO , FL 32896 Phone: 866-396-8254 CREDITONEBNK 444796254322**** Address: PO BOX 98872, LAS | Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Current - Balance Ratio TYPE Keep Transaction Activity After Best Date To Make Payment By Keep Balance Under Keep Balance Under Current - Balance Ratio TYPE Keep Transaction Activity After Best Date To Make Payment By Keep Transaction Activity After Keep Transaction Activity After Best Date To Make Payment By | 9 th 29 th 440 90% DATE 19 th 7 th \$120 73% DATE 24 th 12 th | 2015 2014 2013 2012 YEAR 2023 2022 2021 | ок ок ок Ј | ок ок к г | OK OK OK OK OK | OK OK OK OK OK OK | ок ок ок ок ок ок ок | ок ок ок ок ок | ок ок ок ок 30 ок | ок ок ок А 60 ок | OK OK S OK OK | ок ок ок ок ок | ок ок N ок | ок ок D |