

COMMERCIAL ('ARBITRATION') COURT OF SVERDLOVSK REGION

4 Shartashskaya St, Ekaterinburg 620075, www.ekaterinburg.arbitr.ru e-mail: info@ekaterinburg.arbitr.ru

In the name of the Russian Federation DECICSION

Ekaterinburg

22 March 2021

Case No. A60-36857/2020

The operative part of the decision was announced on 15 March 2021

The full text of the decision was prepared on 22 March 2021

Commercial Court of Sverdlovsk Region, in the composition of Judge N.L. Zorina, with the minutes of court hearing kept by Assistant Judge K.D. Zhigalova, examined in a court hearing case No. A60-36857/2020

instigated further to the lawsuit of InCruises International, LLC against Vera Alexandrovna Apsarova (Veremeichuk) and

Olga Yurkovskaya

seeking to protect business reputation,

with the following representatives taking part in the court hearing

on behalf of the claimant: T.A. Udodova, representative under a power of attorney dated 25 September 2020; the defendants' representatives were notified, but did not appear at the hearing.

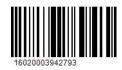
The court hearing of 10 March 2021 was adjourned until 4 p.m. on 15 March 2021. On 15 March 2021, the hearing was resumed after the break, and the composition of the court remained unchanged.

The case is examined by Judge N.L. Zorina based on the Ruling dated 8 February 2021 on the replacement of Judge M.V. Artepalikhina.

The case participants have been duly informed of the time and place of the hearing on the statement of claim, including publicly, by way of placing the information about the time and place of the hearing on the court's website.

The case participants have had their procedural rights and duties explained to them. The composition of the court has not been challenged.

InCruises International filed a lawsuit against Vera Alexandrovna Apsarova (Veremeichuk) and Olga Yurkovskaya seeking to defend its business reputation. It asks that the following information posted on 18 October 2019 on the website:



https://navika.pro/ following the link: https://navika.pro/rassledovaniye/posts/ostorozhno-besplatnye-kruizy?fbclid=IwAR3Yy2UPsBSbEALXTsuIvTFTTYs8kFCgPIHhAvwDiRNaY0 9i3FKBqwop%20fbI in the article "Beware! So-called "free" cruises!", be recognised to be false and defamatory to the business reputation of InCruises International LLC:

- No legal address or bank details have been found on the company's official website.
- Question: why is there no company at the official address where the company is registered?
- The US-based tourist agency, which is registered under a licence of a Seller of Travel with a Surety Bond of USD 25,000, carries out all its operational activity through a bank in the UK, where it is not registered.
 - InCruises is a club, but why is it a club when it is registered as an agency?
 - The website of the cruise-based MLM pyramid InCruises.
- This is a pyramid scheme. You need not go far to find the evidence; you can read it yourself at http://extinvest.com/incruises/. The rest is up to you!
- This is a swindle, do not trust them and do not hand over your money to them!!! It is a trick, try if you do not believe me!!! Mark my words!!!
- Airtight argument No. 3: no overheads in the form of offices and payroll. They are 100% correct in this respect: InCruises does not have an office or employees. It has a website and two fellows servicing it. The website will fold up tomorrow. Where should people turn to? Where should they seek their money?
- InCruises positions itself as a closed club (while it is registered as an ordinary tourist agency in the state of Florida!)
- This means that there are no grounds whatsoever for all the talk about a 50% discount for a tourist agency located at 15800 Pines Blvd., Suite # 334, Pembroke Pines, FL 33027 and renting a 10 m2 room.

The company requests that Vera Alexandrovna Apsarova (Veremeichuk) and Olga Yurkovskaya be obligated, within ten days after the judgment in this case enters into legal force, to delete the publication posted on 18 October 2019 on the website: https://navika.pro/ following the link: https://navika.pro/rassledovaniye/posts/ostorozhno-besplatnye-kruizy?fbclid=IwAR3Yy2UPsBSbEALXTsuIvTFTTYs8kFCgPIHhAvwDiRNaY0 9i3FKBqwopfbI in the article "Beware! So-called "free" cruises!" in view of it containing information that does not correspond to reality and that defames the business reputation of InCruises International, LLC.

That Vera Apsarova and Olga Yurkovskaya be obliged, within ten days after the judgment under this case comes into legal force, to publish on the website: https://navika.pro/ following the link:



https://navika.pro/rassledovaniye/posts/ostorozhno-besplatnye-

kruizy?fbclid=IwAR3Yy2UPsBSbEALXTsuIvTFTTYs8kFCgPIHhAvwDiRNaY0 9i3FKBqwop%20fbI, using the same font and according to the same layout on the page as the publication: "Beware! So-called "free" cruises!", a refutation with the following text:

"Information published on 18 October 2019 in the article "Beware! So-called "free" cruises!" under the authorship of Vera Apsarova (Veremeichuk), in particular:

- No legal address or bank details have been found on the company's official website.
- Question: why is there no company at the official address where the company is registered?
- The US-based tourist agency, which is registered under a licence of a Seller of Travel with a Surety Bond of USD 25,000, carries out all its operational activity through a bank in the UK, where it is not registered.
 - InCruises is a club, but why is it a club when it is registered as an agency?
 - The website of the cruise-based MLM pyramid InCruises.
- This is a pyramid scheme. You need not go far to find the evidence; you can read it yourself at http://extinvest.com/incruises/. The rest is up to you!
- This is a swindle, do not trust them and do not hand over your money to them!!! It is a trick, try if you do not believe me!!! Mark my words!!!
- Airtight argument No. 3: no overheads in the form of offices and payroll. They are 100% correct in this respect: InCruises does not have an office or employees. It has a website and two fellows servicing it. The website will fold up tomorrow. Where should people turn to? Where should they seek their money?
- InCruises positions itself as a closed club (while it is registered as an ordinary tourist agency in the state of Florida!)
- This means that there are no grounds whatsoever for all the talk about a 50% discount for a tourist agency located at 15800 Pines Blvd., Suite # 334, Pembroke Pines, FL 33027 and renting a 10 m2,

does not correspond to reality and defames the business reputation of InCruises International LLC.

The Defendant Vera Alexandrovna Veremeichuk objects to these claims and argues in her statement of defence that she is not the author of the article in dispute and does not have access to administer the website https://navika.pro/.

The claimant has presented objections to the defence, where it states that the defendant's authorship has been proved by the case files.

The claimant has clarified its demands as parts of the publication were partially changed after the lawsuit had been filed, and asks that the following information also be recognised as not corresponding to reality and defaming the claimant's business reputation:



- "No legal address or bank details can be found on the company's official website".
- "Many people are concerned and worried that the company accepts money in Great Britain. Well, your concerns are quite justified, a normal business uses a bank at the place of its registration".

In all other matters, the demands are unchanged.

The court has examined the motion and granted it on the basis of article 49 of the Russian Code of Commercial Procedure.

In its Ruling dated 24 September 2020 further to the claimant's motion, the court requested from the Sverdlovsk Region General Register Office and from the Administration for Migration Issues of the Ministry of the Interior's Principal Office for Sverdlovsk Region the following information about Vera Alexandrovna Veremeichuk (Asparova), who was born on 21 May 1982 and resides at the address: Apartment 57, 216 Moskovskaya Street, Ekaterinburg, Sverdlovsk Region, passport series 6505 No. 315579 issued on 29 October 2004 by the Leninsky District Department of the Interior of the City of Ekaterinburg: series and number of the Russian national's effective passport; information about changes in the surname during the lifetime; information about marriage or dissolution of marriage; address of registration and residence.

The Sverdlovsk Region General Register Office has provided the requested information, specifically, information about the marriage to Mr M.A. Garipov.

V.A. Veremeichuk provided additional documents, specifically, screenshots of the article and a response from the website administration.

The claimant has provided written clarifications in which it supported the arguments stated earlier.

During the court hearing on 9 February 2021, the claimant insisted on the claims, referring to the additional clarifications dated 23 September 2020.

During the court hearing dated 15 March 2021, the claimant adjusted the statement of claim by removing the indication of the publication date (18 October 2019). The court granted the motion on the basis of article 49 of the Russian Code of Commercial Procedure.

Having examined the case materials, the court

HAS ESTABLISHED THAT:

The website https://navika.pro/ has published an article by Vera Alexandrovna Apsarova (Veremeichuk) titled "Beware! So-called "free" cruises!" (link to the website page: https://navika.pro/rassledovaniye/posts/ostorozhno-besplatnye-kruizy?fbclid=IwAR3Yy2UPsBSbEALXTsuIvTFTTYs8kFCgPIHhAvwDiRNaY09i3FKBqwopfbI. The publication contains

the following information:

- "No legal address or bank details have been found on the company's official



website".

- "We have not found the legal address or bank details on the company's official website",
- "Question: why is there no company at the official address where the company is registered?",
- "A US-based tourist agency, which is registered under a licence of a Seller of Travel with a Surety Bond of USD 25,000, carries out all its operational activity through a bank in the UK, where it is not registered",
- "Many people are concerned and worried that the company accepts money in Great Britain. Well, your concerns are quite justified, a normal business uses a bank at the place of its registration",
 - "InCruises is a club, but why is it a club when it is registered as an agency?",
 - "The website of the cruise-based MLM pyramid InCruises",
- "This is a pyramid scheme. You need not go far to find the evidence; you can read it yourself at http://extinvest.com/incruises/. The rest is up to you!",
- "This is a swindle, do not trust them and do not hand over your money to them!!! It is a trick, try if you do not believe me!!! Mark my words!!!",
- "Airtight argument No. 3: no overheads in the form of offices and payroll. They are 100% correct in this respect: InCruises does not have an office or employees. It has a website and two fellows servicing it. The website will fold up tomorrow. Where should people turn to? Where should they seek their money?",
- "InCruises positions itself as a closed club (while it is registered as an ordinary tourist agency in the state of Florida!)",
- "This means that there are no grounds whatsoever for all the talk about a 50% discount for a tourist agency located at 15800 Pines Blvd., Suite # 334, Pembroke Pines, FL 33027 and renting a 10 m2 room",
- "No legal address or bank details can be found on the company's official website",
- "Many people are concerned and worried that the company accepts money in Great Britain. Well, your concerns are quite justified, a normal business uses a bank at the place of its registration",

Believing that the above phrases contain information that is at variance with the facts and defames its business reputation, the claimant has filed this lawsuit with the commercial court seeking to protect its business reputation.

Pursuant to article 150 of the Russian Civil Code (the "Civil Code"), business reputation is a non-material value protected under the Civil Code and other laws in situations and under the procedure stipulated by such items of legislation.

Pursuant to article 152 of the Civil Code, a legal entity may demand in court that information defaming its honour, dignity or business reputation be retracted,



unless the person who disseminated such information proves that it corresponds to reality.

Under article 152(11) of the Civil Code, the rules for protecting business reputation that apply to an individual, save for the provisions regarding the compensation of moral harm, are applied accordingly to protecting the business reputation of a legal entity.

By virtue of article 152 of the Civil Code, following the procedure of article 65 of the Russian Code of Commercial Procedure, the parties must prove the entirety of the circumstances under which the lawsuit may be upheld, specifically: the fact that the defendant disseminated information about the claimant, the defamatory nature of such information and that it is contrary to the facts.

According to clause 9 of Resolution No. 3, the claimant must prove the dissemination and that the disseminated information was of defamatory nature. The defendant must prove that the information defaming the claimant is true.

Pursuant to clause 7 of Resolution No. 3, the act of disseminating information that defames the honour and dignity of individuals or the business reputation of individuals and legal entities must be understood as an act of publishing such information in printed media, broadcasting it by radio and TV, demonstrating it in newsreel programmes and other mass media, disseminating it on the Internet, stating it in performance reports, declaring it in public speeches or in statements addressed to officers or divulging it to at least one person in some form or other, including oral form.

To confirm that this information was disseminated through the website https://navika.pro/ the claimant has presented a website inspection record dated 30 January 2020, which was formalised by A.V. Begichev, Moscow city notary.

Therefore, the claimant has proved the fact of the dissemination of the information in dispute to the general public, which fact is not disputed by the defendants.

In accordance with clause 5 of Resolution No. 3 of the Plenum of the Russian Supreme Court "On courts' practice in cases involving the protection of the honour and dignity of individuals, as well as the business reputation of individuals and legal entities" dated 24 February 2005 (the "Resolution No. 3"), proper defendants under lawsuits regarding the protection of the honour, dignity and business reputation are the authors of the false and defamatory information, as well as the persons who disseminated such information. When false and defamatory information is published or otherwise disseminated without the author's name being specified (for instance, in an editorial), then a proper defendant in this case is the entire group of editors of the relevant mass medium, i.e., an organisation, an individual or a group of individuals involved in the production and release of such mass medium (article 2(9) of the Law of the Russian Federation "On mass media"). If the group of editors of a mass medium is not a legal entity, then the founder of the relevant mass medium can be brought into the proceedings as a defendant.



In the case in question, the claimant specified as defendants the author of the article in dispute and the administrator of the website where the article was published.

According to the JSC Regional Network Informational Centre's reply No. 950-S dated 27 February 2020, the website https://navika.pro/ was administrated by Olga Yurkovskaya.

According to the notarised Report No. 77AG3228565 on the inspection of written evidence dated 13 January 2020 and the printed text of the article attached to it, the author of the article in dispute is Vera Apsarova.

The court declines the objections of Vera Alexandrovna Apsarova (Veremeichuk) denying the authorship of the publication in dispute and referring, among other things, to the response of the group of editors of the Navika portal.

As noted above, Vera Apsarova is specified as the author of the publication. There is a separate page in the "Our Team" section of the website https://navika.pro/ that contains information about this author, including her photo and personal data.

It also follows from the above section that the defendant has a personal website https://travelfreelancer.ru.

According to response No. 3267-S dated 3 July 2020 sent by the registrar, JSC Regional Network Informational Centre, the administrator of this website is Vera Alexandrovna Veremeichuk (the date and place of residence is specified). The data about the surname (surnames), place of residence and the fact that the individual has a personal website is confirmed by the personal account page in the social media and coincide with the data provided by the defendant Vera Alexandrovna Veremeichuk.

Bearing in mind the above, the court believes that the fact that Vera Alexandrovna Apsarova (Veremeichuk) is the author of the information in dispute has been proven beyond a reasonable doubt.

As noted above, the information disputed through court must be defamatory to the business reputation of the claimant.

The information is defamatory if it contains false statements about an individual or legal entity being in breach of the current legislation or moral principles, or statements that diminish the honour and dignity of an individual or a business reputation of either an individual or a legal entity.

Specifically, defamatory information means information containing assertions that an individual or a legal entity breached current legislation, committed a dishonest deed, behaved improperly and unethically in personal, public or political life, acted in a bad-faith manner while carrying out production, business and entrepreneurial activities, breached business ethics or business customs, and such information diminishes the honour and dignity of an individual or a business reputation of either an individual or a legal entity.

As follows from the analysis of the information in dispute, the fragments



disputed by the claimant, both individually and in the general context of the publication, lead the reader to the conclusion that the claimant is conducting its business in bad faith, violates the rules of law, business ethics and good business practices, positively defrauds its partners and consumers of its services, and provides false and inaccurate information about its company.

Therefore, the information in dispute is defamatory to the claimant's business reputation.

In addition, the claimant has presented to the case file a linguistic expert's opinion (expert's report) dated 15 April 2020 that was prepared by a A.N. Baranov, Professor, Doctor of Philology, Senior Staff Scientist and Head of the Experimental Lexicography Department of the V.V. Vinogradov Institute of the Russian Language, Federal State Budgetary Institution of the Russian Academy of Science.

According to the above opinion, the information disputed by the claimant (save for two fragments that were included in the statement of claim further to the motion to adjust the claims and were not provided to the expert for review) characterises InCruises (the claimant) in a negative way. Moreover, the phrases disputed by the claimant are set out in the form of an express (explicit) or hidden (implicit) statement that may be checked for conformity with the facts.

The parties have not filed a motion for a forensic examination to be scheduled.

Therefore, the information in dispute is expressed in the form of statements of facts and at the same time represents a negative judgement about the claimant's activities.

Statements regarding facts or events that had not actually taken place at the time to which the disputed information refers constitute information that does not correspond to the facts.

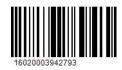
In the meantime, the accuracy of the above information has not been confirmed by the case files, and the defendants have not presented any proof that the information in dispute is accurate.

Therefore, the claimant has proved all the necessary circumstances, specifically, the dissemination by the defendants of the information in dispute and the defamatory nature of such information. At the same time, the defendants have not proved the information to be accurate.

By virtue of the above, the demands to acknowledge the defamatory nature of the information and that such information is contrary to the facts should be upheld.

Moreover, based on article 152(5) of the Civil Code, the demands to impose on the defendant the obligation to eliminate the breach of the claimant's rights by deleting the publication in dispute and publishing a correction statement with the wording suggested by the claimant (as amended) are subject to satisfaction.

The timeframe and procedure for publishing a correction statement on the website shall be established in accordance with the claims, in other words, within ten days of the judgment coming into force, with the statement being published using



the same font and according to the same layout on the website https://navika.pro/, as the publication in dispute.

The expenses for the payment of the state duty should be recovered jointly from the defendants in favour of the claimant in accordance with article 110 of the Russian Code of Commercial Procedure. The excessively paid state duty shall be refunded to the claimant from the federal budget on the basis of article 333.40 of the Russian Tax Code.

In accordance with articles 110, 167–170, 171 and 176 of the Russian Code of Commercial Procedure, the commercial court has

DECIDED:

That the claims be satisfied.

That the following information set out in the article "Beware! So-called "free" cruises!" published on the website https://navika.pro/ by following the link: https://navika.pro/rassledovaniye/posts/ostorozhno-besplatnye-kruizy?fbclid=IwAR3Yy2UPsBSbEALXTsuIvTFTTYs8kFCgPIHhAvwDiRNaY09i3FKBqwopfbI be recognised as contrary to the facts and defaming the business reputation of the company InCruises International, LLC:

- "No legal address or bank details have been found on the company's official website",
- "We have not found legal address or bank details on the company's official website",
- "Question: why is there no company at the official address where the company is registered?",
- "A US-based tourist agency, which is registered under a licence of a Seller of Travel with a Surety Bond of USD 25,000, carries out all its operational activity through a bank in the UK, where it is not registered",
- "Many people are concerned and worried that the company accepts money in Great Britain. Well, your concerns are quite justified, a normal business uses a bank at the place of its registration",
 - "InCruises is a club, but why is it a club when it is registered as an agency?",
 - "The website of the cruise-based MLM pyramid InCruises",
- "This is a pyramid scheme. You need not go far to find the evidence; you can read it yourself at http://extinvest.com/incruises/. The rest is up to you!",
- "This is a swindle, do not trust them and do not hand over your money to them!!! It is a trick, try if you do not believe me!!! Mark my words!!!",
- "Airtight argument No. 3: no overheads in the form of offices and payroll. They are 100% correct in this respect: InCruises does not have an office or employees. It has a website and two fellows servicing it. The website will fold up tomorrow. Where should people turn to? Where should they seek their money?",



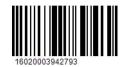
- "InCruises positions itself as a closed club (while it is registered as an ordinary tourist agency in the state of Florida!)",
- -"This means that there are no grounds whatsoever for all the talk about a 50% discount for a tourist agency located at 15800 Pines Blvd Suite # 334 Pembroke Pines, 33027 FL and renting a 10 m2 room",
- "No legal address or bank details can be found on the company's official website",
- "Many people are concerned and worried that the company accepts money in Great Britain. Well, your concerns are quite justified, a normal business uses a bank at the place of its registration".

That Vera Apsarova (Veremeichuk) and Olga Yurkovskaya be obligated, within ten days after the judgment under this case enters into legal force, to delete the publication placed on the website: https://navika.pro/ following the link: https://navika.pro/rassledovaniye/posts/ostorozhno-besplatnye-kruizy?fbclid=IwAR3Yy2UPsBSbEALXTsuIvTFTTYs8kFCgPIHhAvwDiRNaY0

kruizy?fbclid=IwAR3Yy2UPsBSbEALXTsuIvTFTTYs8kFCgPIHhAvwDiRNaY0 9i3FKBqwop%20fbI using the same font and according to the same layout on the page as the publication: "Beware! So-called "free" cruises!"

That Vera Apsarova (Veremeichuk) and Olga Yurkovskaya be obligated, within ten days after the judgment under this case enters into legal force, to publish on the website: https://navika.pro/ following the link: https://navika.pro/rassledovaniye/posts/ostorozhno-besplatnye-kruizy?fbclid=IwAR3Yy2UPsBSbEALXTsuIvTFTTYs8kFCgPIHhAvwDiRNaY0 9i3FKBqwop%20fbI, using the same font and according to the same layout on the page as the publication: "Beware! So-called "free" cruises!" a refutation of the following contents:

- "The information published in the article "Beware! So-called "free" cruises!" under the authorship of Vera Apsarova (Veremeichuk), in particular:
- "No legal address or bank details have been found on the company's official website",
- "We have not found the legal address or bank details on the company's official website",
- "Question: why is there no company at the official address where the company is registered?",
- "A US-based tourist agency, which is registered under a licence of a Seller of Travel with a Surety Bond of USD 25,000, carries out all its operational activity through a bank in the UK, where it is not registered",
- "Many people are concerned and worried that the company accepts money in Great Britain. Well, your concerns are quite justified, a normal business uses a bank at the place of its registration",
 - "InCruises is a club, but why is it a club when it is registered as an agency?",



- "The website of the cruise-based MLM pyramid InCruises",
- "This is a pyramid scheme. You need not go far to find the evidence; you can read it yourself at http://extinvest.com/incruises/. The rest is up to you!",
- "This is a swindle, do not trust them and do not hand over your money to them!!! It is a trick, try if you do not believe me!!! Mark my words!!!",
- "Airtight argument No. 3: no overheads in the form of offices and payroll. They are 100% correct in this respect: InCruises does not have an office or employees. It has a website and two fellows servicing it. The website will fold up tomorrow. Where should people turn to? Where should they seek their money?",
- "InCruises positions itself as a closed club (while it is registered as an ordinary tourist agency in the state of Florida!)",
- -"This means that there are no grounds whatsoever for all the talk about a 50% discount for a tourist agency located at 15800 Pines Blvd Suite # 334 Pembroke Pines, 33027 FL and renting a 10 m2 room",
- "No legal address or bank details can be found on the company's official website",
- "Many people are concerned and worried that the company accepts money in Great Britain. Well, your concerns are quite justified, a normal business uses a bank at the place of its registration"

does not correspond to reality and is defamatory to the business reputation of InCruises International LLC".

That Vera Alexandrovna Asparova (Veremeichuk) and Olga Yurkovskaya be jointly charged RUB 6,000 in favour of InCruises International, LLC as reimbursement of the expenses on the state duty.

That InCruises International, LLC, represented by the payer, Pepeliaev Group Limited Liability Company, be refunded from the federal budget the state duty of RUB 12,000 that was excessively paid under Payment Order No. 2027 dated 22 July 2020.

The decision in this case shall enter into legal force one month after it is adopted, unless it is appealed. If an appeal is filed, the decision, unless it has been cancelled or amended, takes effect from the date on which the resolution of the commercial court of appeal is adopted.

This resolution may be appealed through the appeal proceedings at the Seventeenth Commercial Court of Appeal within one month from when the decision is adopted (issued in full).

An appeal is filed to the commercial court of appeal through the same commercial court that has adopted the decision. An appeal can also be filed by filling in the form on the official website of the commercial court: http://ekaterinburg.arbitr.ru.

If the decision is appealed through appeal proceedings, information about the



time, place and outcome of the hearing may be found on the website of the Seventeenth Commercial Court of Appeal http://17aas.arbitr.ru.

According to article 319(3) of the Russian Code of Commercial Procedure, based on the motion of the recoverer, a writ of execution is issued or sent to be enforced by the court itself.

The information on the date and time of issue of the writ of execution may be found in the document titled 'Addendum' in the case card in the 'Commercial Cases File' information system.

Upon the request of the recoverer, the date of issue of the writ of execution (copy of the judgment) may be determined (changed) in the relevant request, including by way of the corresponding information being entered using the Hotline for the Issue of Judgments and Writs of Execution on the commercial court's official website or by telephone: (343) 371-42-50.

If the recoverer does not receive the writ of execution in the courtroom on the specified date, the writ of execution must be sent no later than on the following business day to the legal address of the recoverer by registered mail with a receipt notification.

If an appeal is filed before the judgment enters into legal force (except in cases examined under the simplified procedure), the writ of execution is issued only after the judgment enters into legal force. In this situation, the additional information about the date and time of issue of the writ of execution will be placed in the "Addendum" in the case file.

Judge N.L. Zorina

The electronic signature is valid.

Information pertaining to the electronic signature: The Certifying Centre of the Federal State Budgetary Institution (FGBU) of the Information and Analysis Centre (IATs) of the Judicial Department Date 27 January 2021 111:28:48 Issued to: Natalia Leonidovna Zorina

