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<p>22</p> <p>A86 T653 AKQ843</p> <p>Q8 QJ2 J965 A754</p> <p>13 10 3 14</p> <p>K754 AK98</p> <p>KJT32</p> <p>Dir: E Vul: EW</p> <p>JT92 74 T72 Q986</p> <table border="1"> <tr><td>N</td><td>3</td><td>5</td><td>6</td><td>4</td><td>4</td></tr> <tr><td>S</td><td>3</td><td>5</td><td>6</td><td>4</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	3	5	6	4	4	S	3	5	6	4	4	E	-	-	-	-	-	W	-	-	-	-	-	<p>23</p> <p>T6 A985 T9643 98</p> <p>943 643 Q5 QJ652</p> <p>4 5 19 12</p> <p>AJ872 KQJT J8 74</p> <p>Dir: S Vul: All</p> <p>KQ5 72 AK72 AKT3</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>2</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>1</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>4</td><td>1</td><td>-</td><td>-</td><td>2</td></tr> </table>	N	-	-	2	1	-	S	-	-	2	1	-	E	4	1	-	-	2	W	4	1	-	-	2	<p>24</p> <p>KJ862 K32 KQ3 J7</p> <p>AQT3 J4 T62 Q865</p> <p>13 9 8 10</p> <p>4 QT A98754 A432</p> <p>Dir: W Vul: None</p> <p>975 A98765 J KT9</p> <table border="1"> <tr><td>N</td><td>1</td><td>3</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>1</td><td>3</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> </table>	N	1	3	-	-	2	S	1	3	-	-	2	E	-	-	1	-	-	W	-	-	2	-	-
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<p>25</p> <p>A2 AJT63 AJ42 92</p> <p>Q53 K87542 Q9 74</p> <p>14 7 10 9</p> <p>K9764 Q 8765 A63</p> <p>Dir: N Vul: EW</p> <p>JT8 9 KT3 KQJT85</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>3</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>3</td><td>2</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	-	4	3	2	1	S	-	4	3	2	1	E	1	-	-	-	-	W	1	-	-	-	-	<p>26</p> <p>AKQ AT72 A AKJ96</p> <p>7652 J65 J93 Q53</p> <p>25 4 6 5</p> <p>JT94 Q983 Q84 T2</p> <p>Dir: E Vul: All</p> <p>83 K4 KT7652 874</p> <table border="1"> <tr><td>N</td><td>6</td><td>2</td><td>6</td><td>6</td><td>5</td></tr> <tr><td>S</td><td>6</td><td>2</td><td>6</td><td>6</td><td>5</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	6	2	6	6	5	S	6	2	6	6	5	E	-	-	-	-	-	W	-	-	-	-	-	<p>27</p> <p>AKQ 92 AQ32 QJ73</p> <p>T4 AT84 764 T985</p> <p>18 4 5 13</p> <p>9832 QJ6 K98 AK6</p> <p>Dir: S Vul: None</p> <p>J765 K753 JT5 42</p> <table border="1"> <tr><td>N</td><td>5</td><td>5</td><td>2</td><td>4</td><td>5</td></tr> <tr><td>S</td><td>5</td><td>5</td><td>2</td><td>4</td><td>5</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	N	5	5	2	4	5	S	5	5	2	4	5	E	-	-	-	-	-	W	-	-	-	-	-
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HCP for N/S/E/W - Avg HCP: 11.89 / 8.74 / 11.07 / 8.30, Voids: 1 / 3 / 0 / 2, Singletons: 3 / 10 / 9 / 6, 7+ card suits: 1 / 0 / 0 / 0