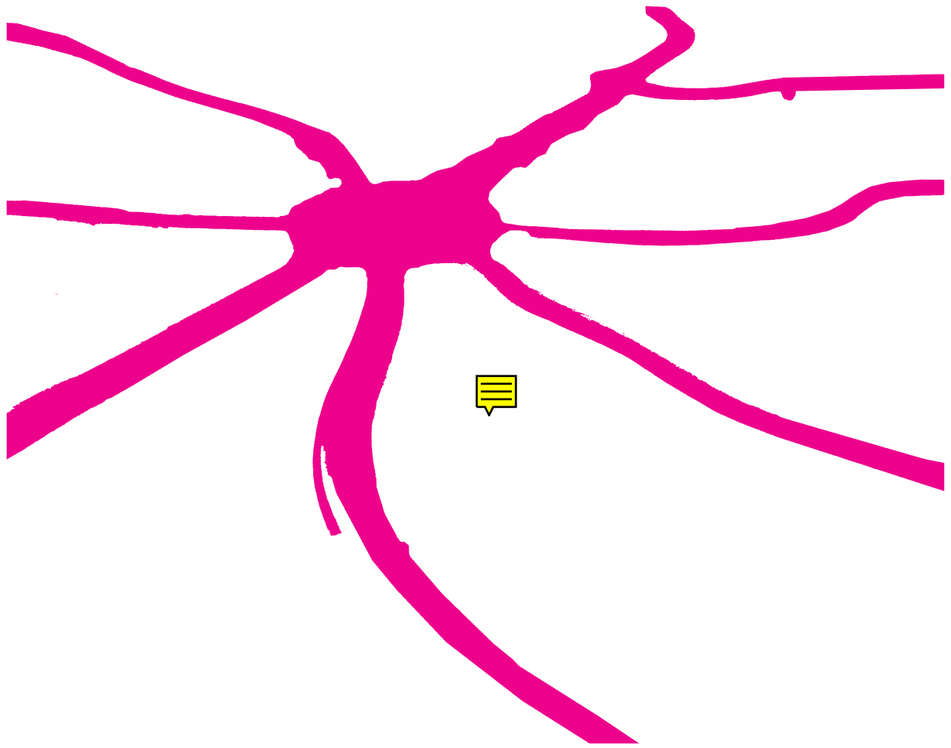UM