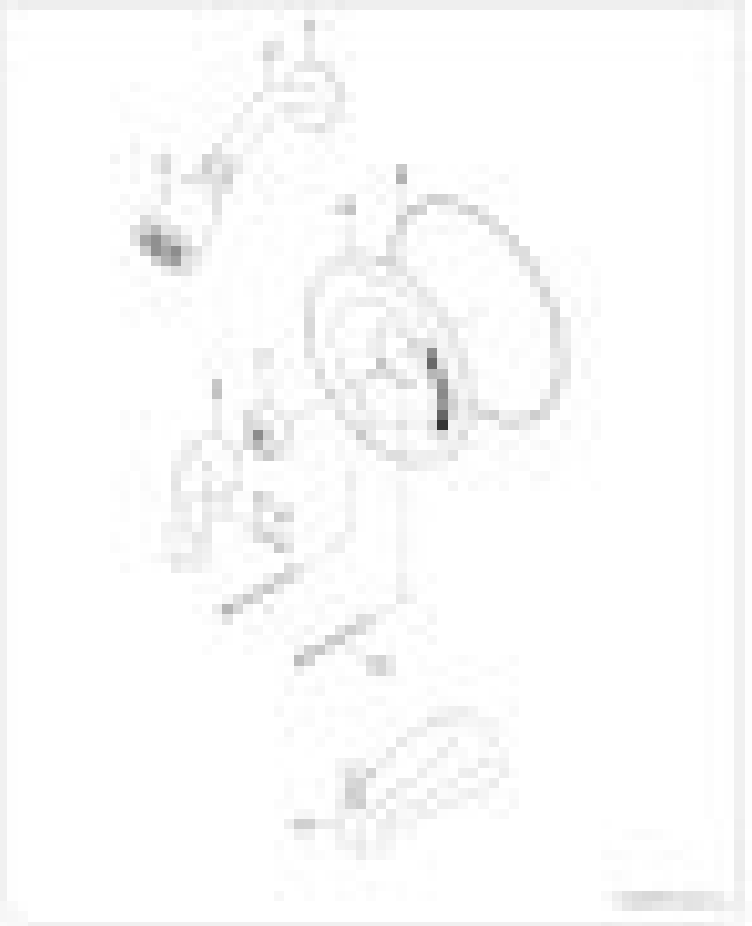CREDIT