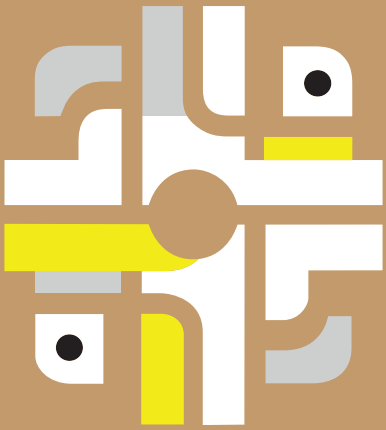

FACTOR