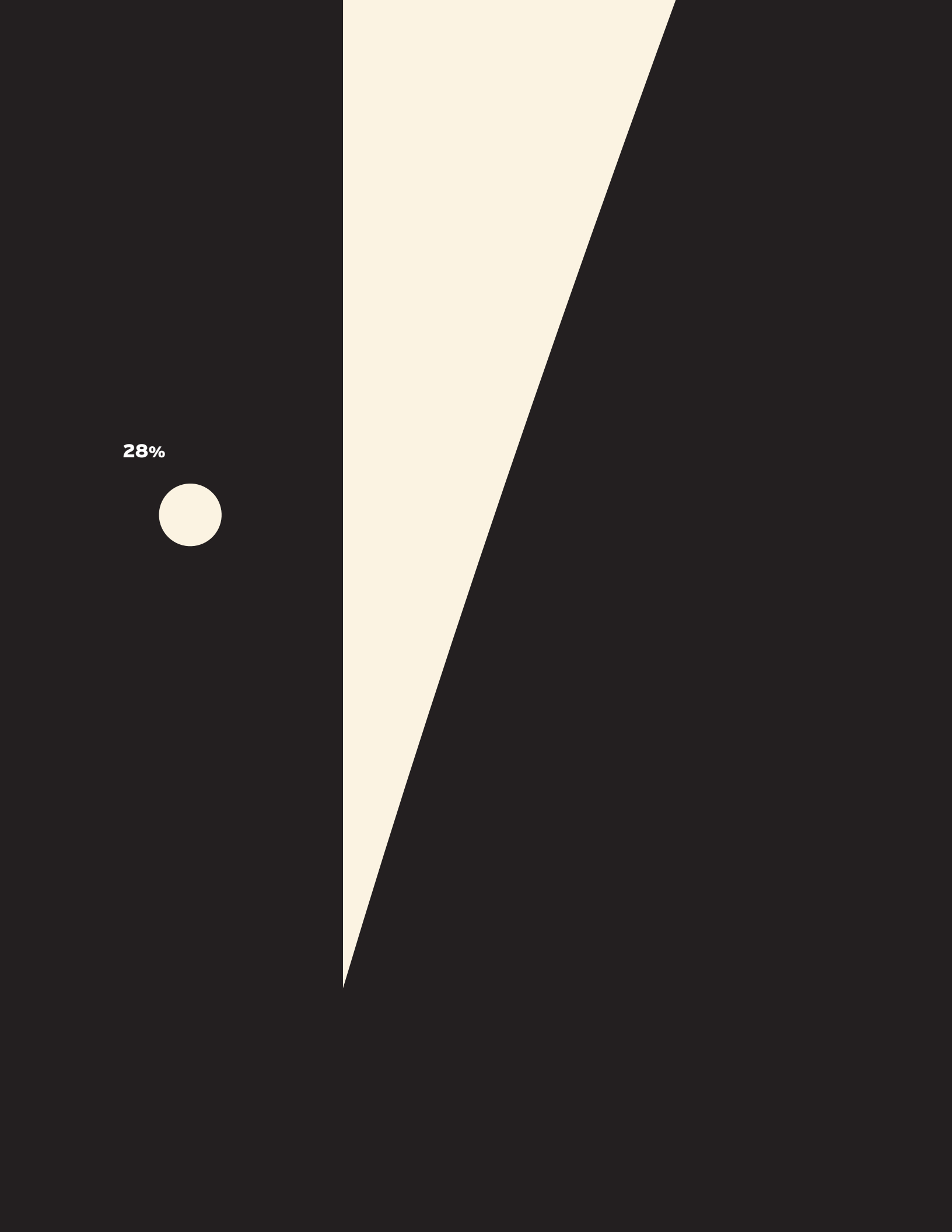
28%