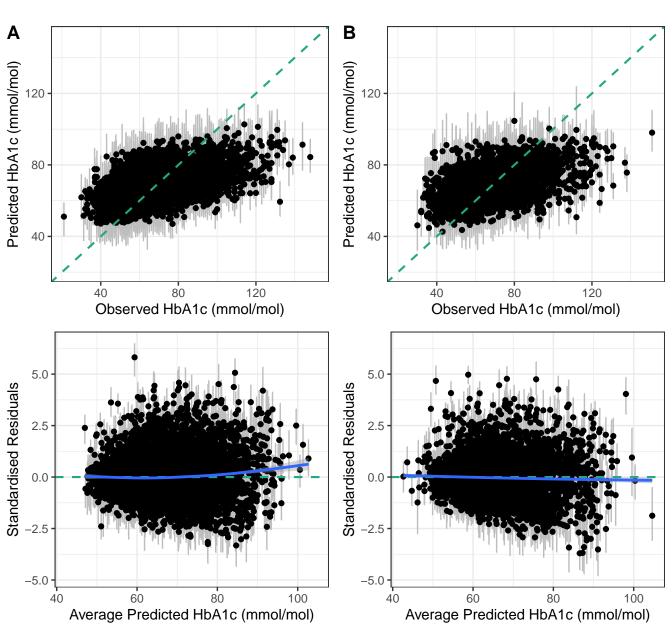
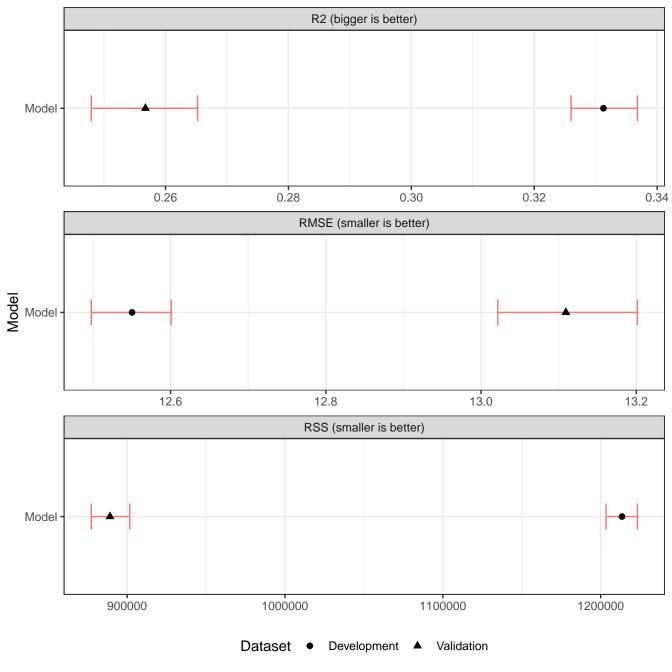
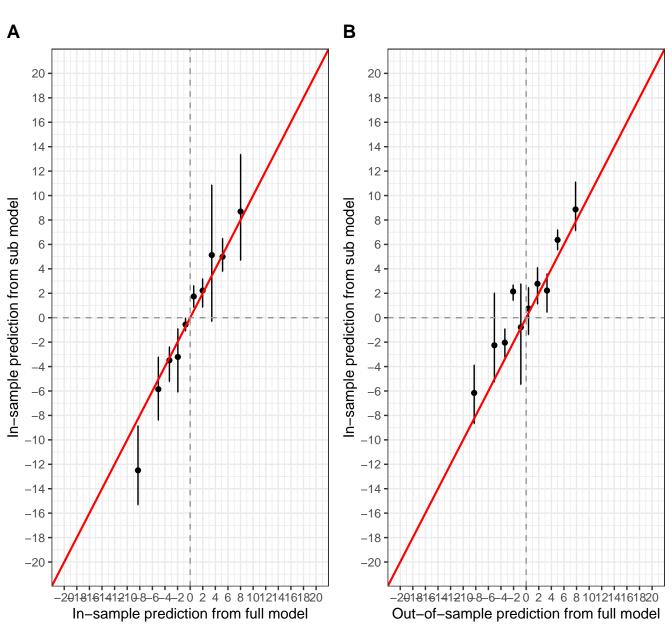
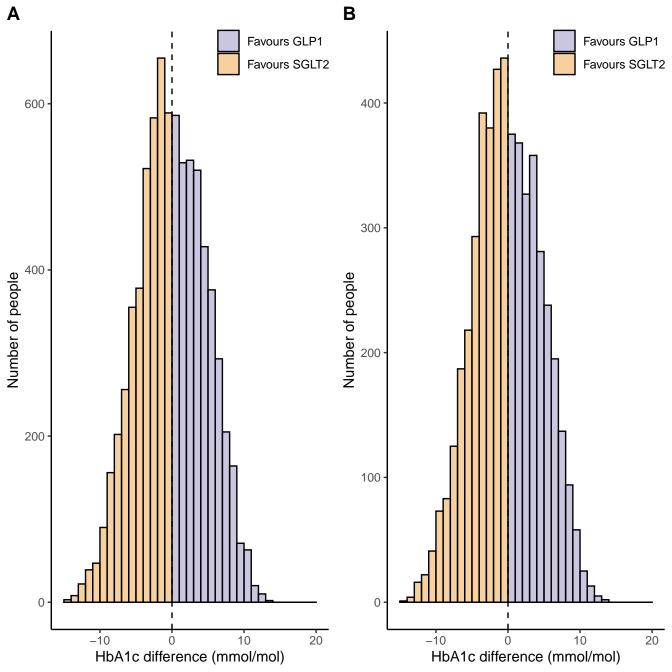
## Residuals of Model 4 (Post 2012)

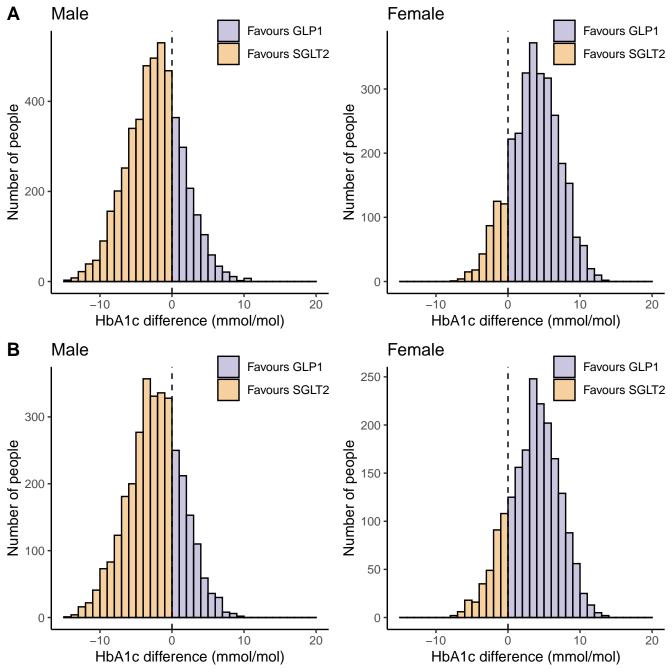




## Effect submodels







## Effects validation

