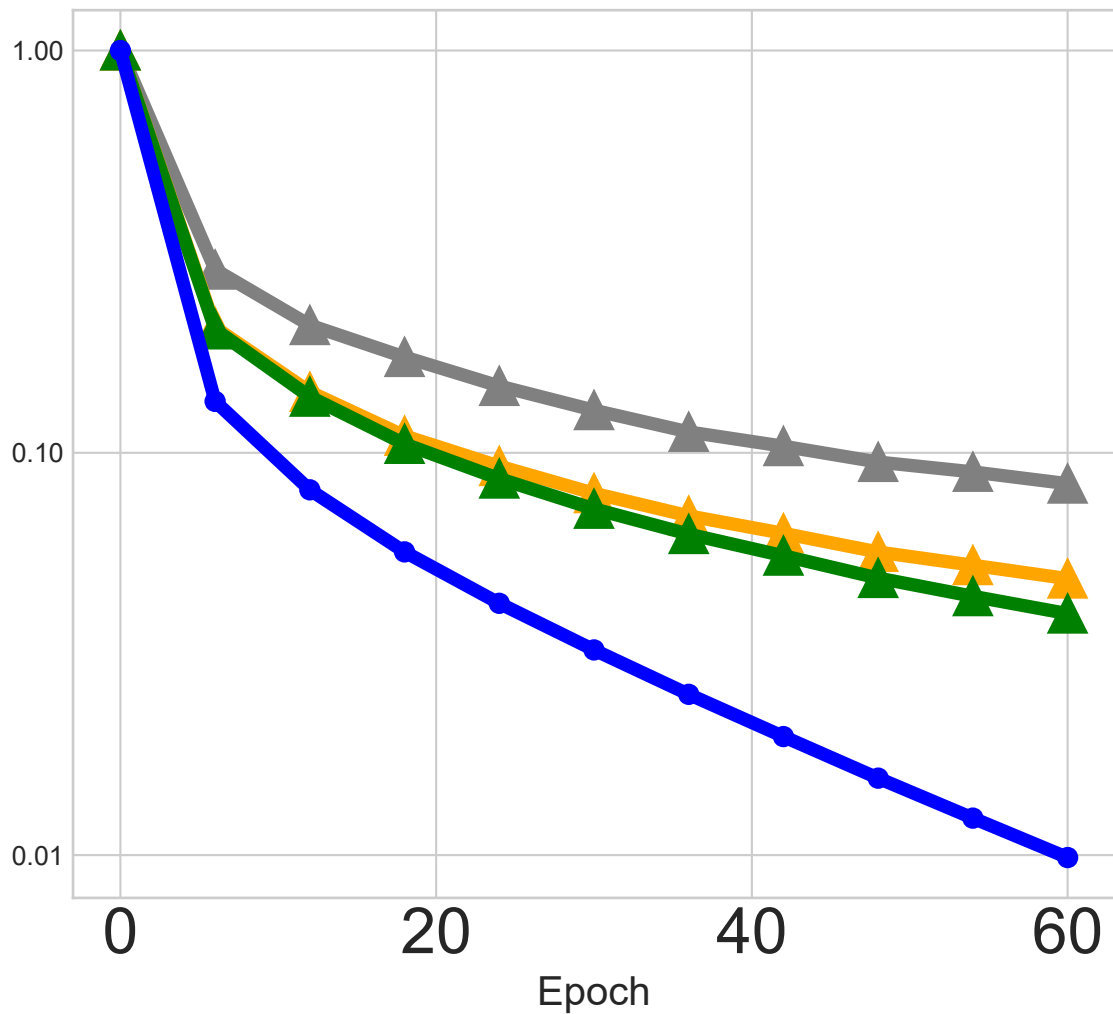ERM