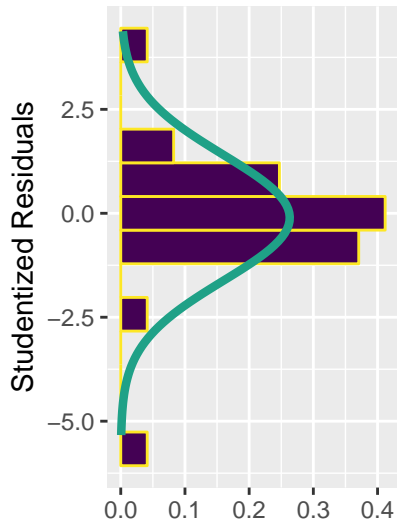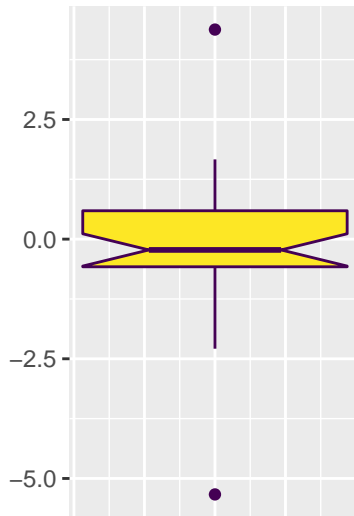Model 1: Studentized Residuals