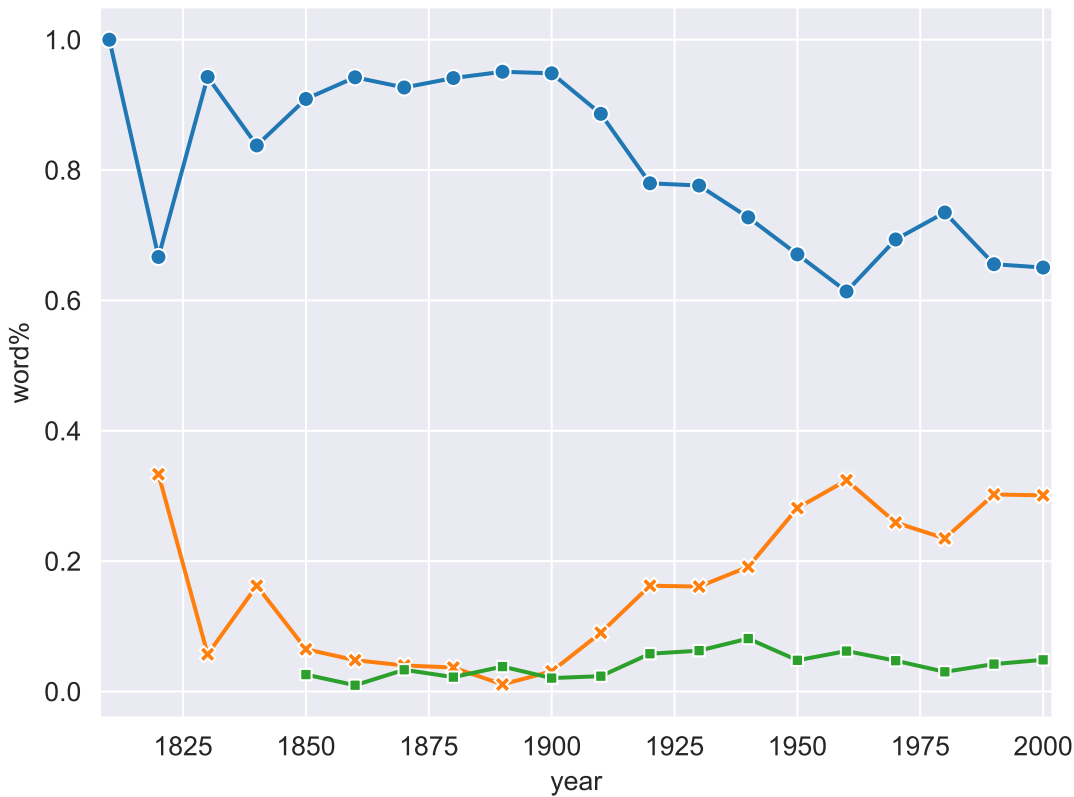saving