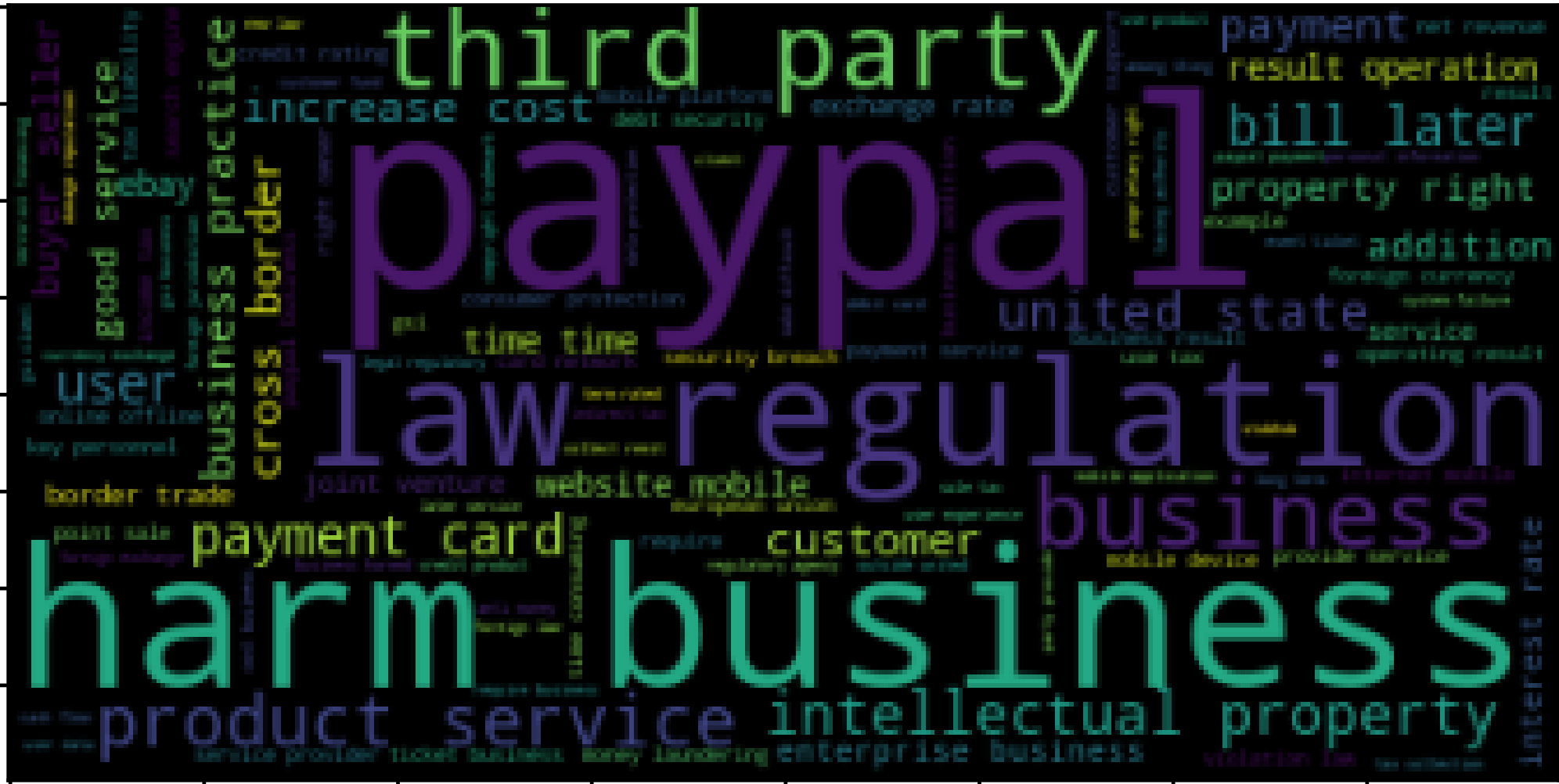EBAY: All Risk Disclosures