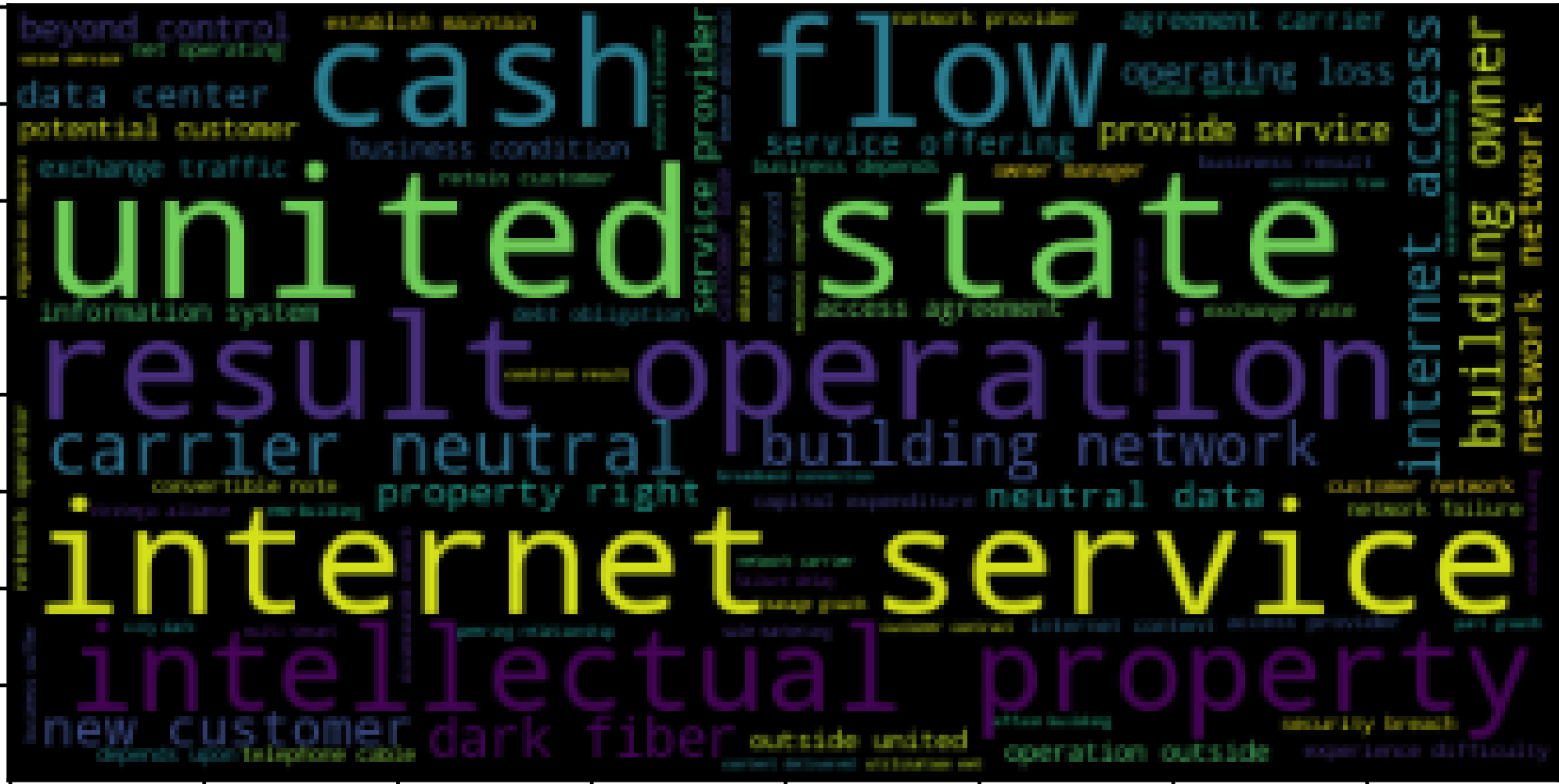CCOI: All Risk Disclosures