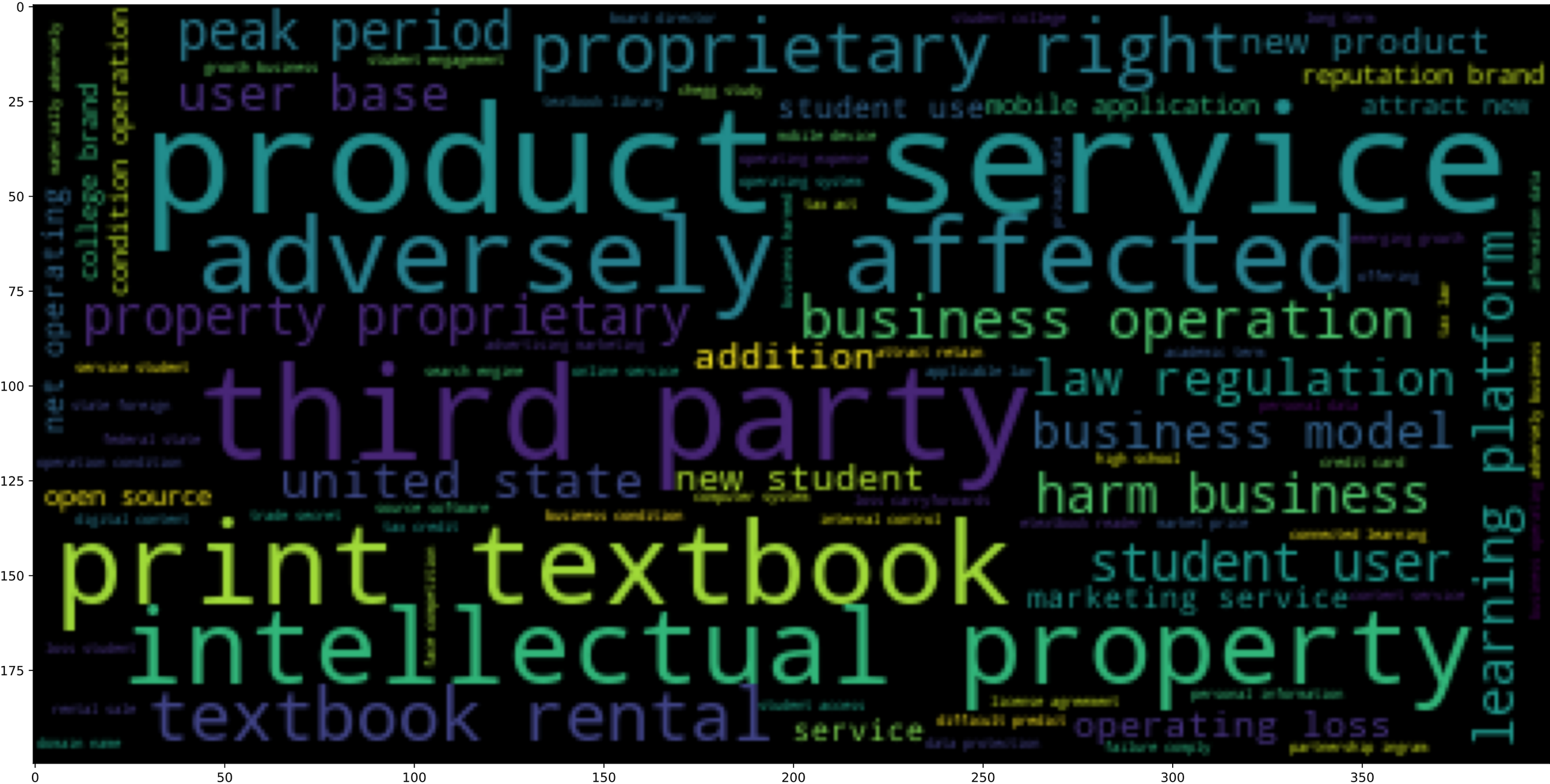CHGG: All Risk Disclosures