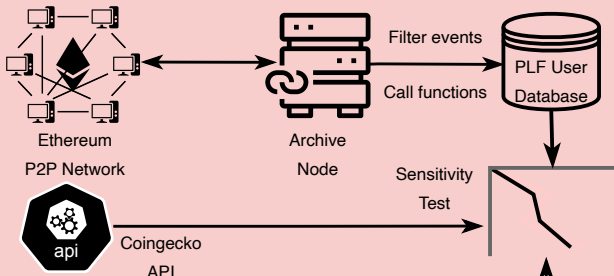
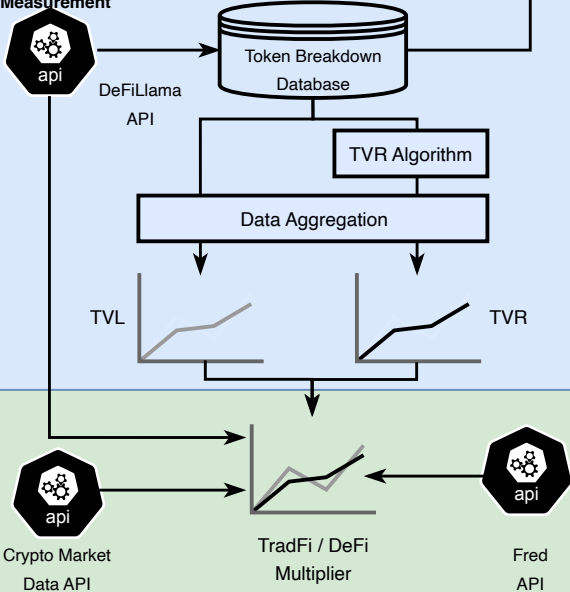


## Downturn Simulation



## TVR Measurement



## TVR Application