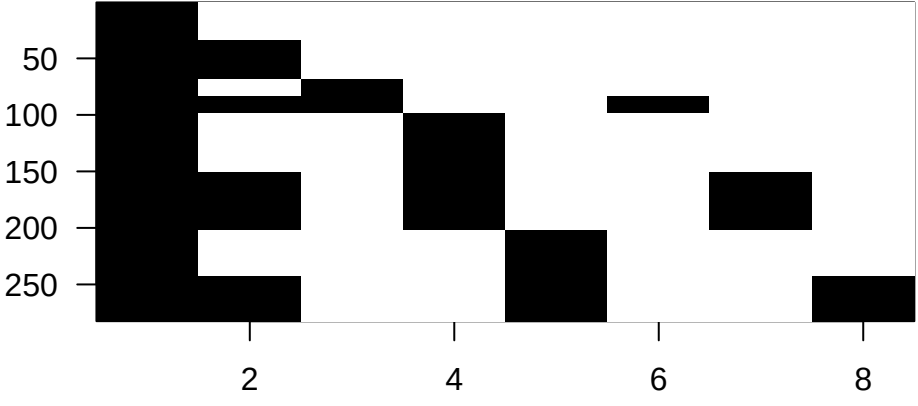Model matrix for linear model with interactions