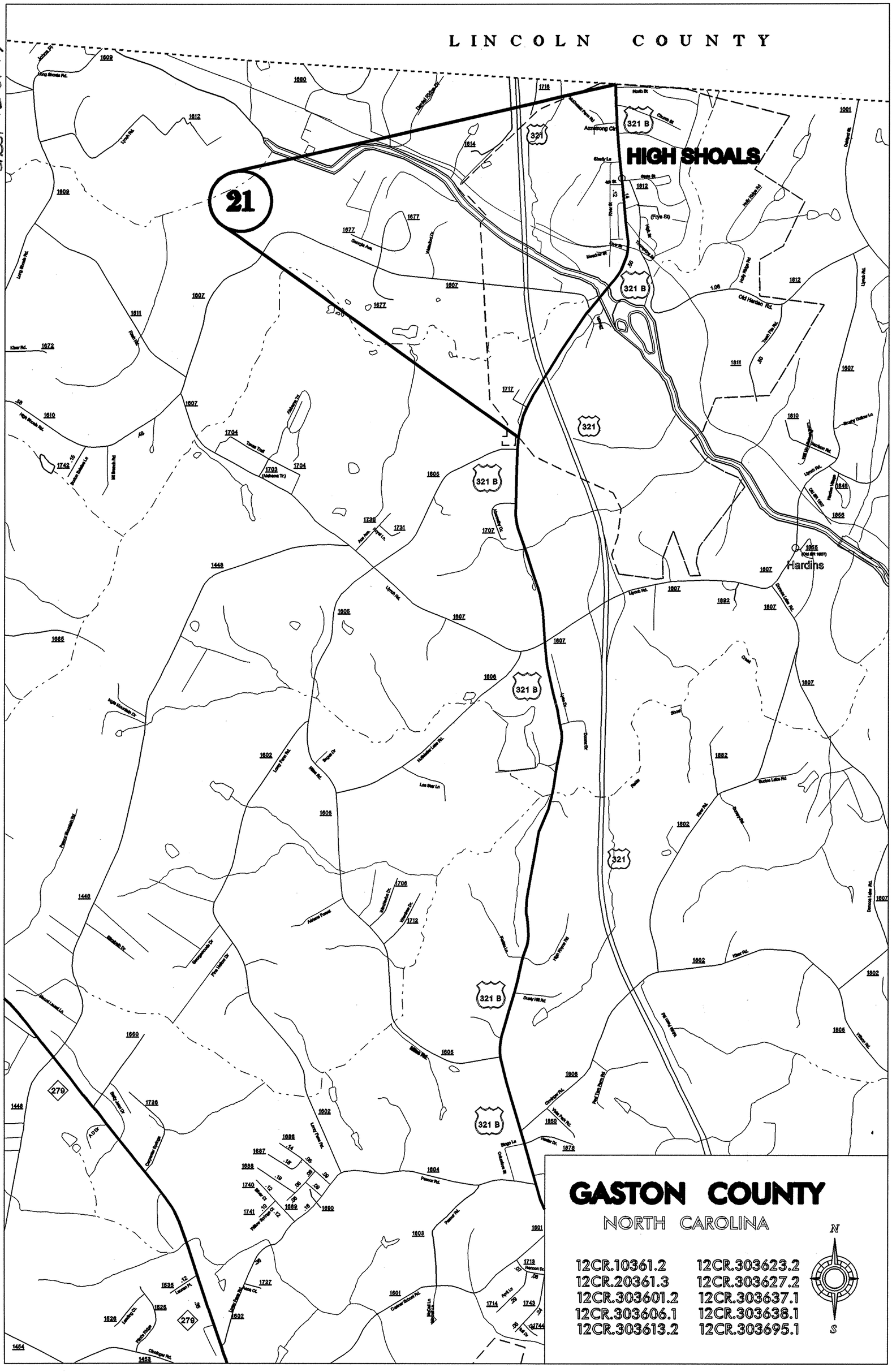Sheet 12 of 19