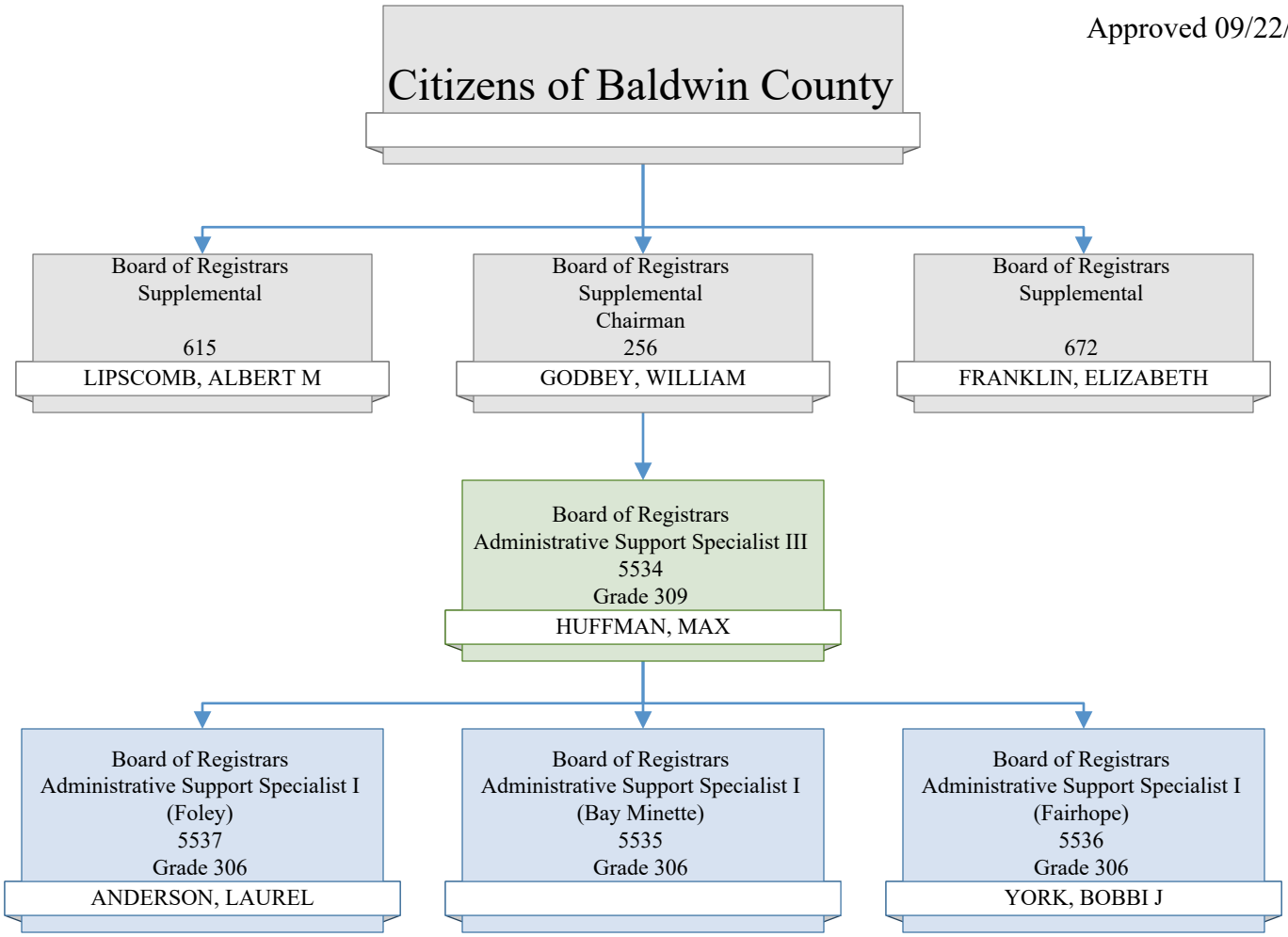Approved 09/22/2020