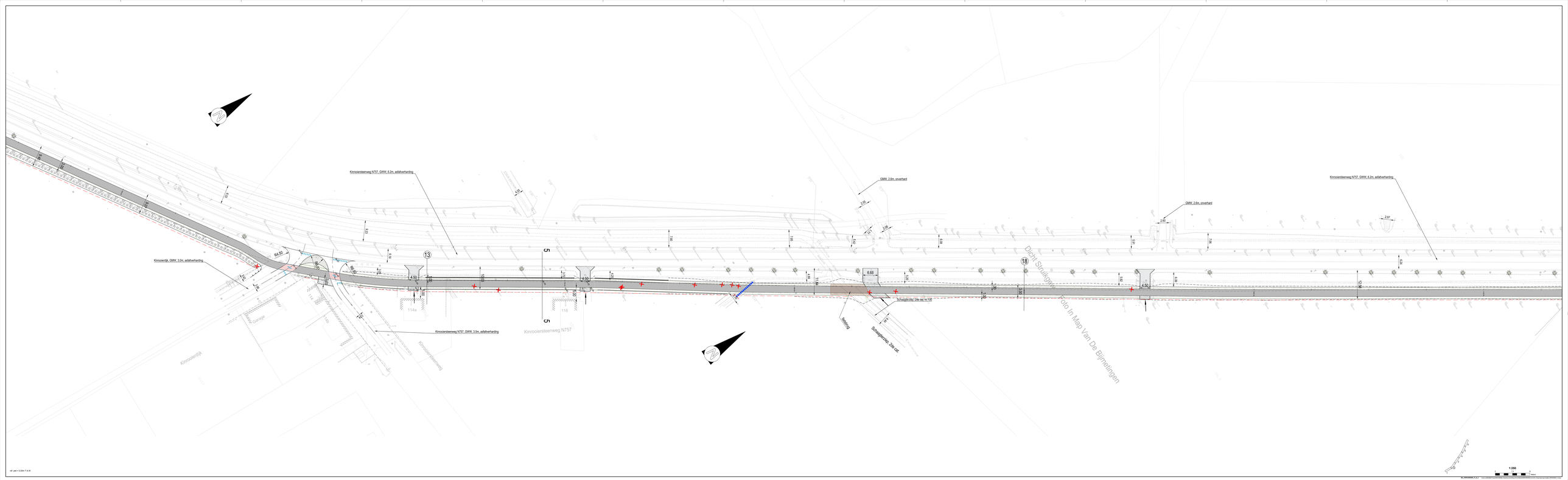

ref: pad = 0.00m T.A.W.