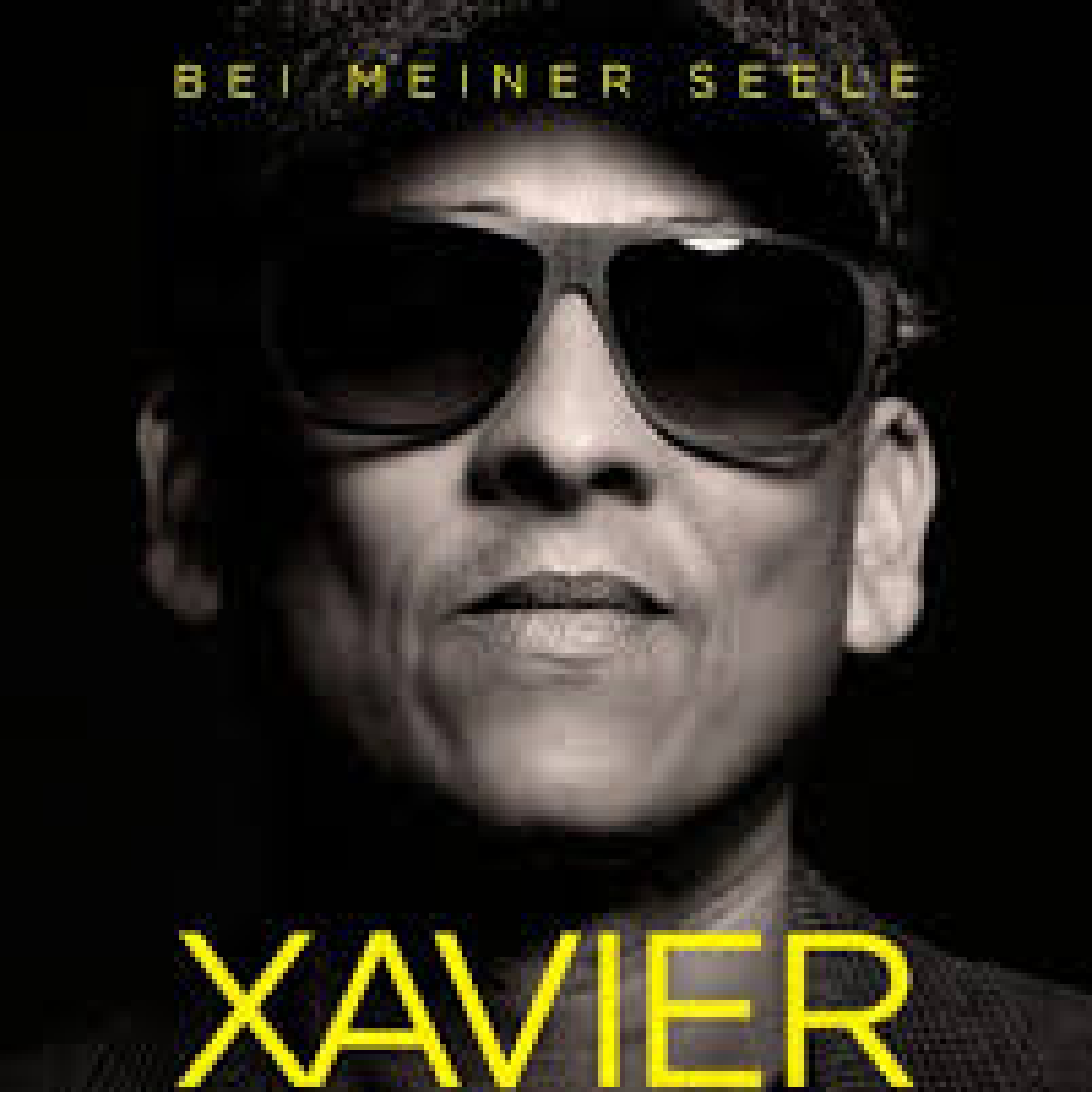

XAVIER NAIDOO