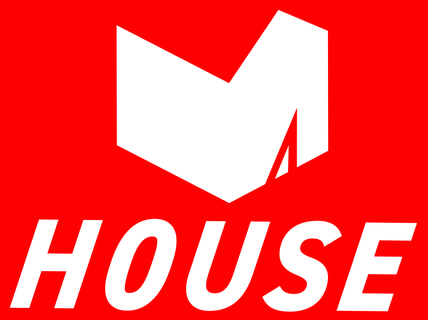FACTOR