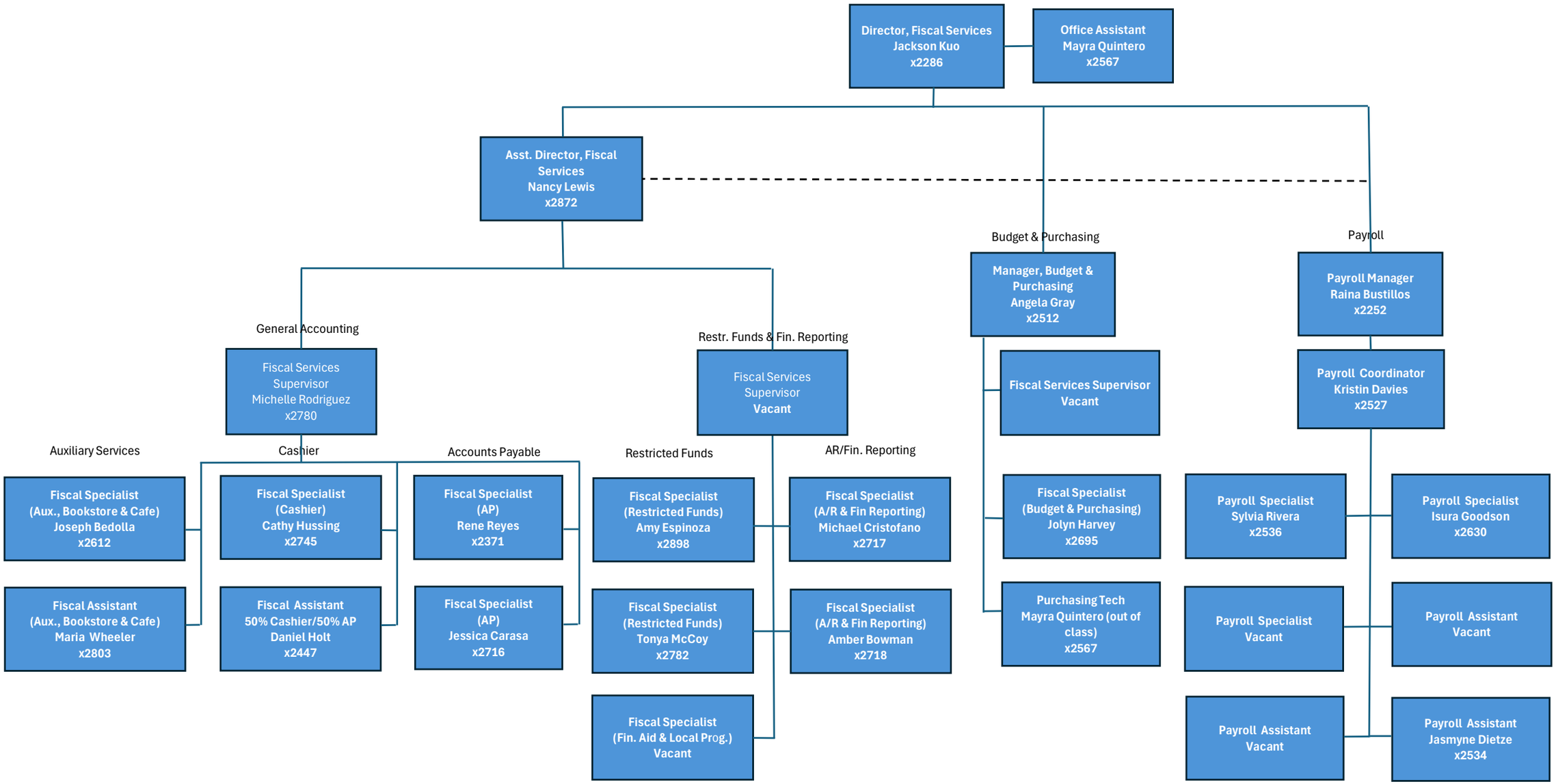Updated: 10/1/25