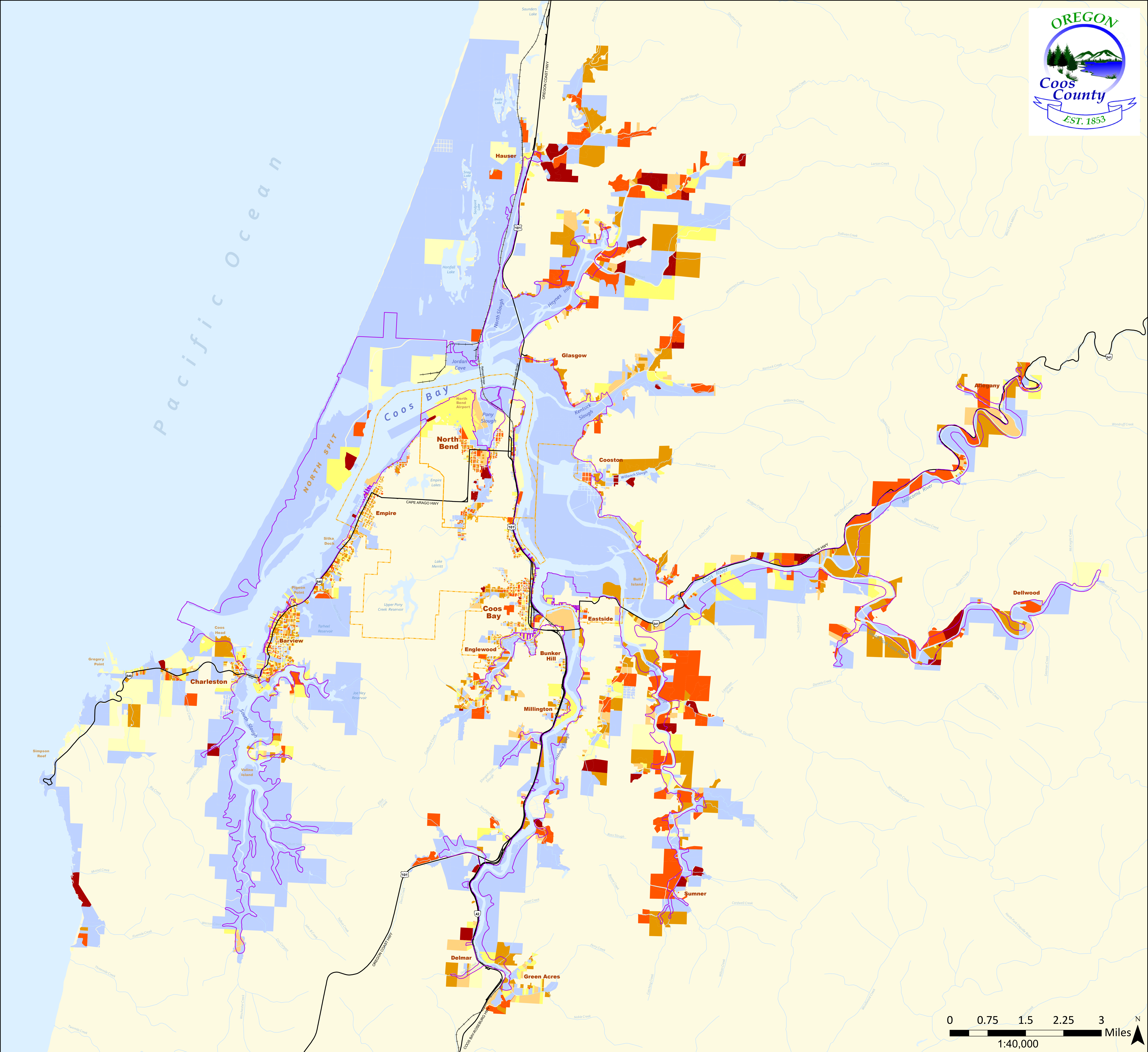




Improvement Value Ratio