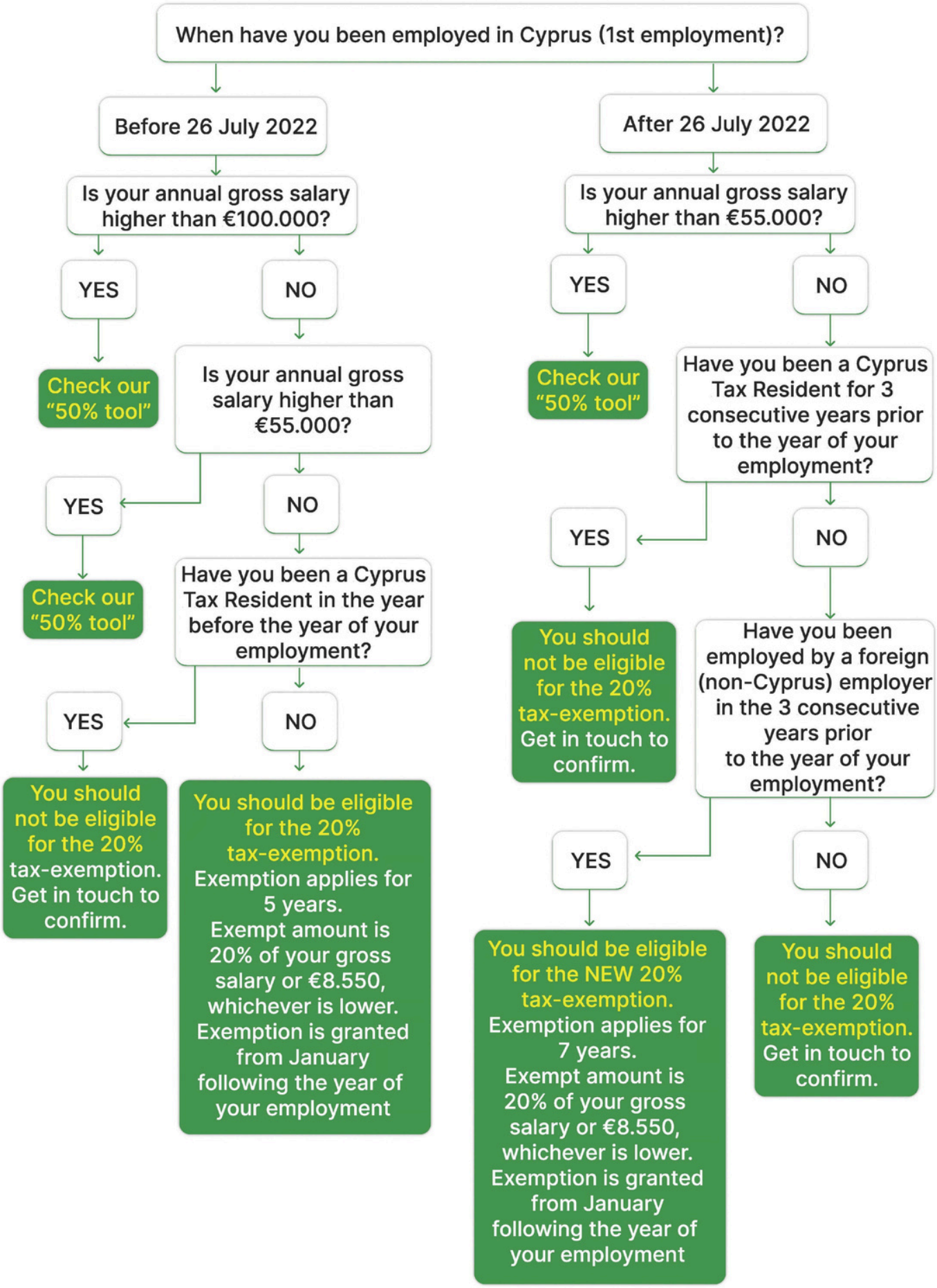20% TAX EXEMPTION