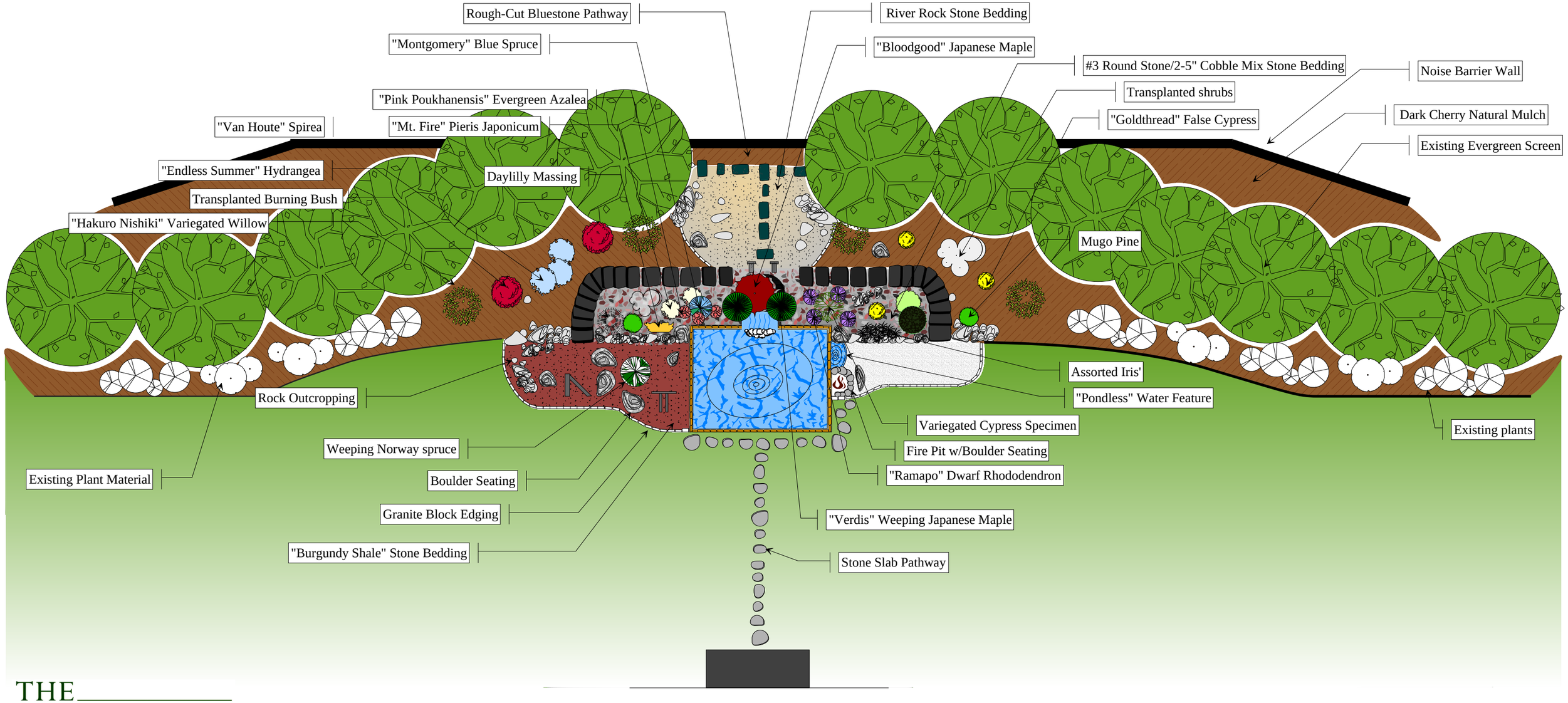

THE TWO RIVERS GROUP