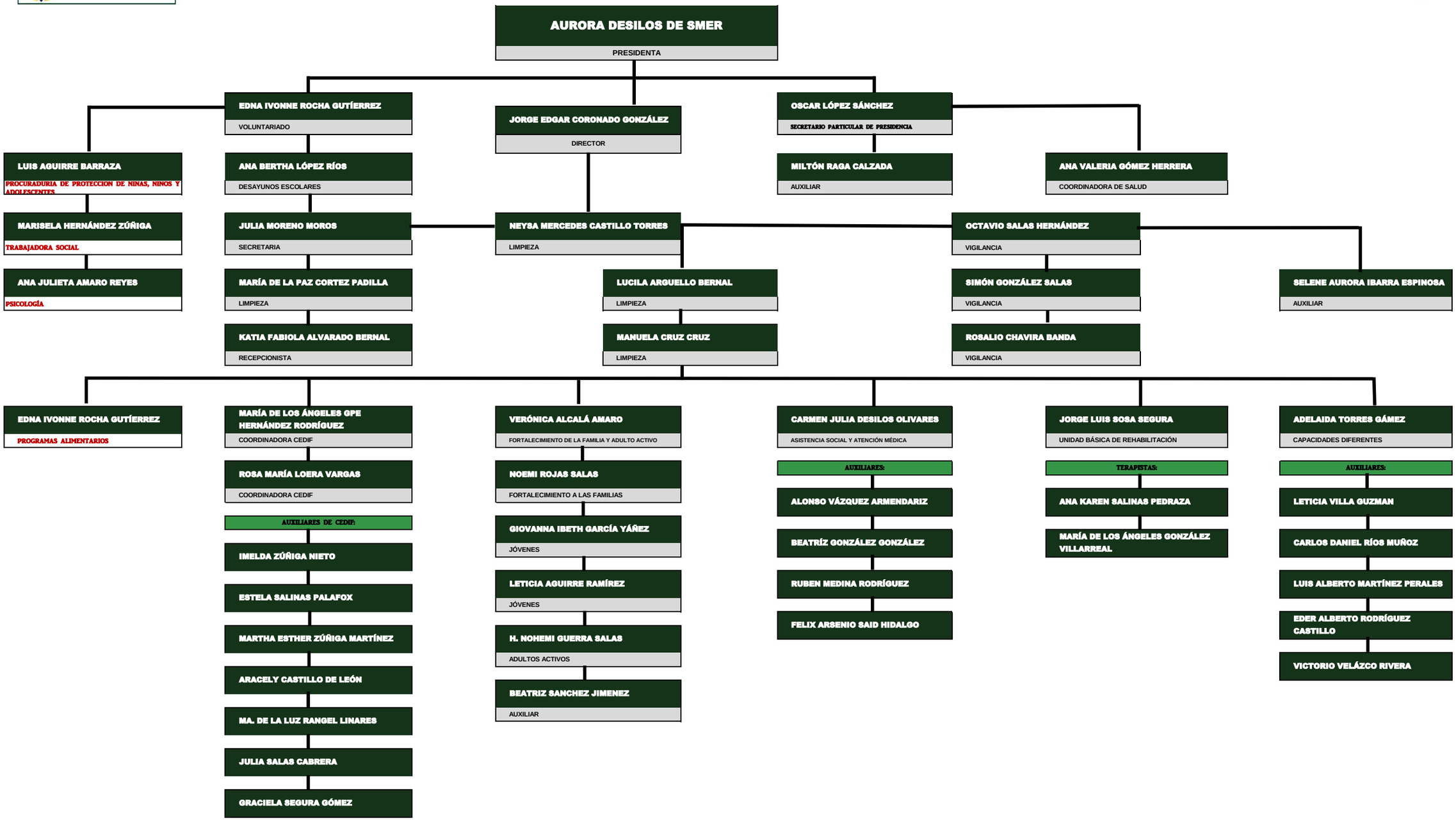DIF MUNICIPAL