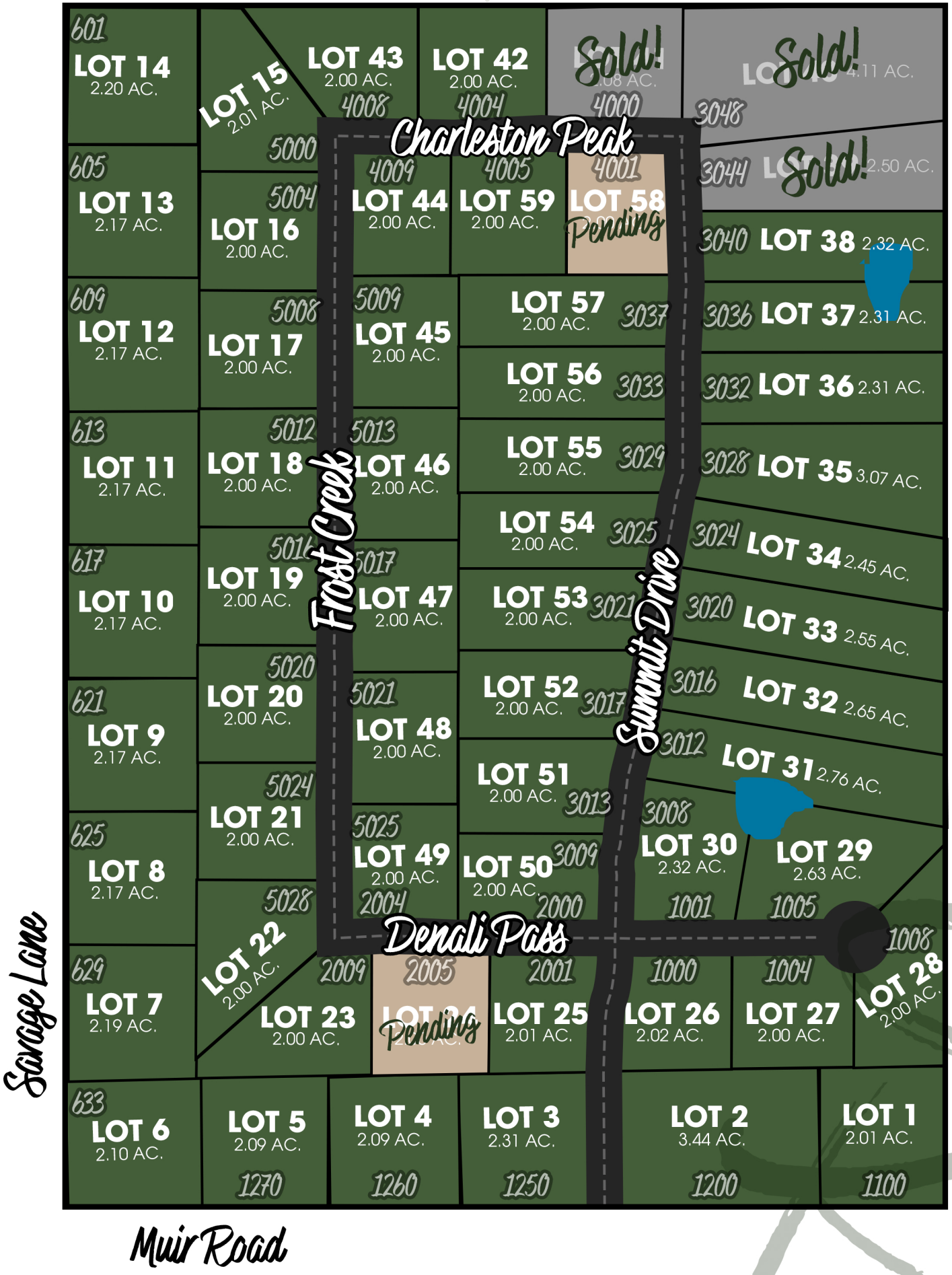SUMMIT RANCH