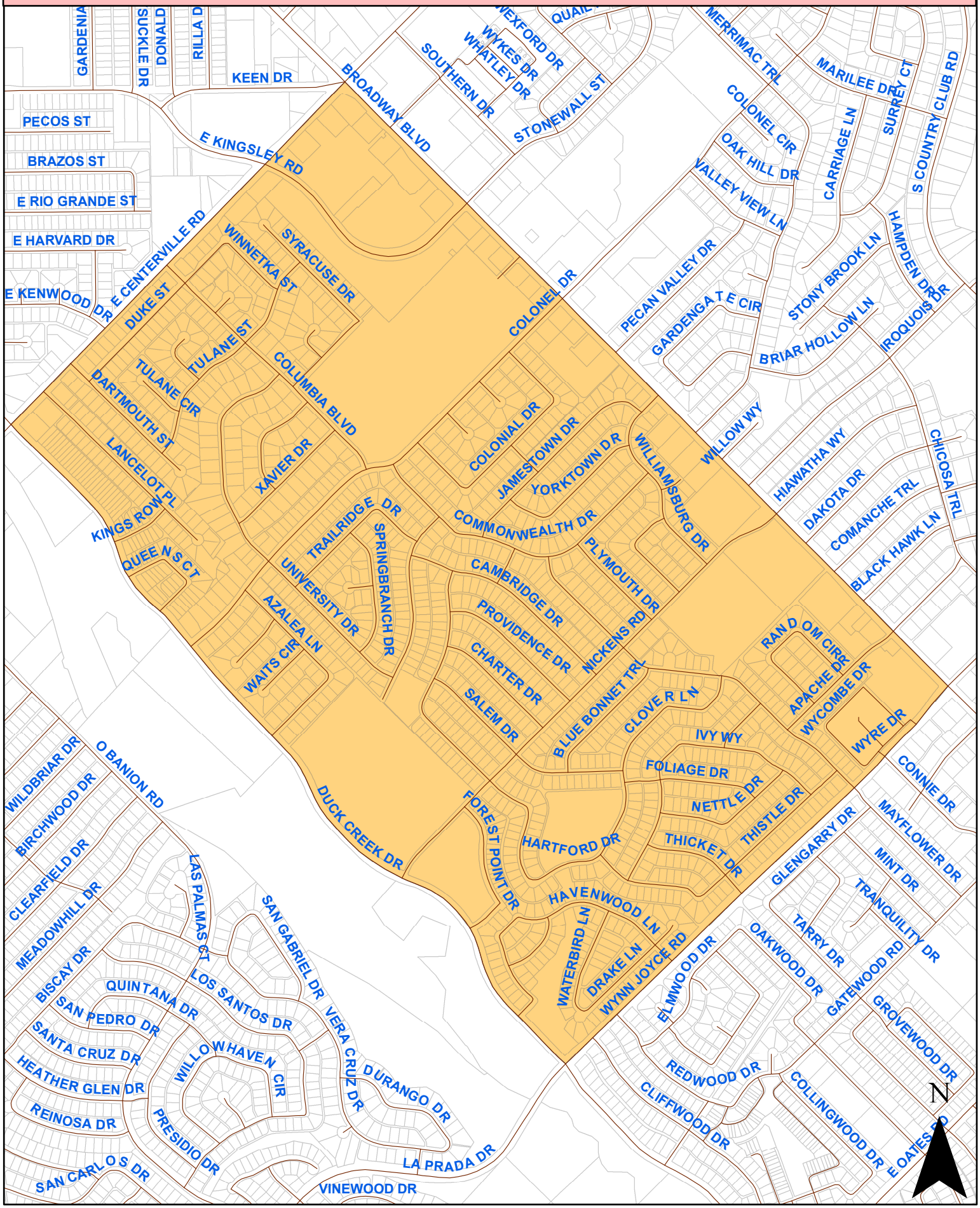OPPORTUNITY ZONE