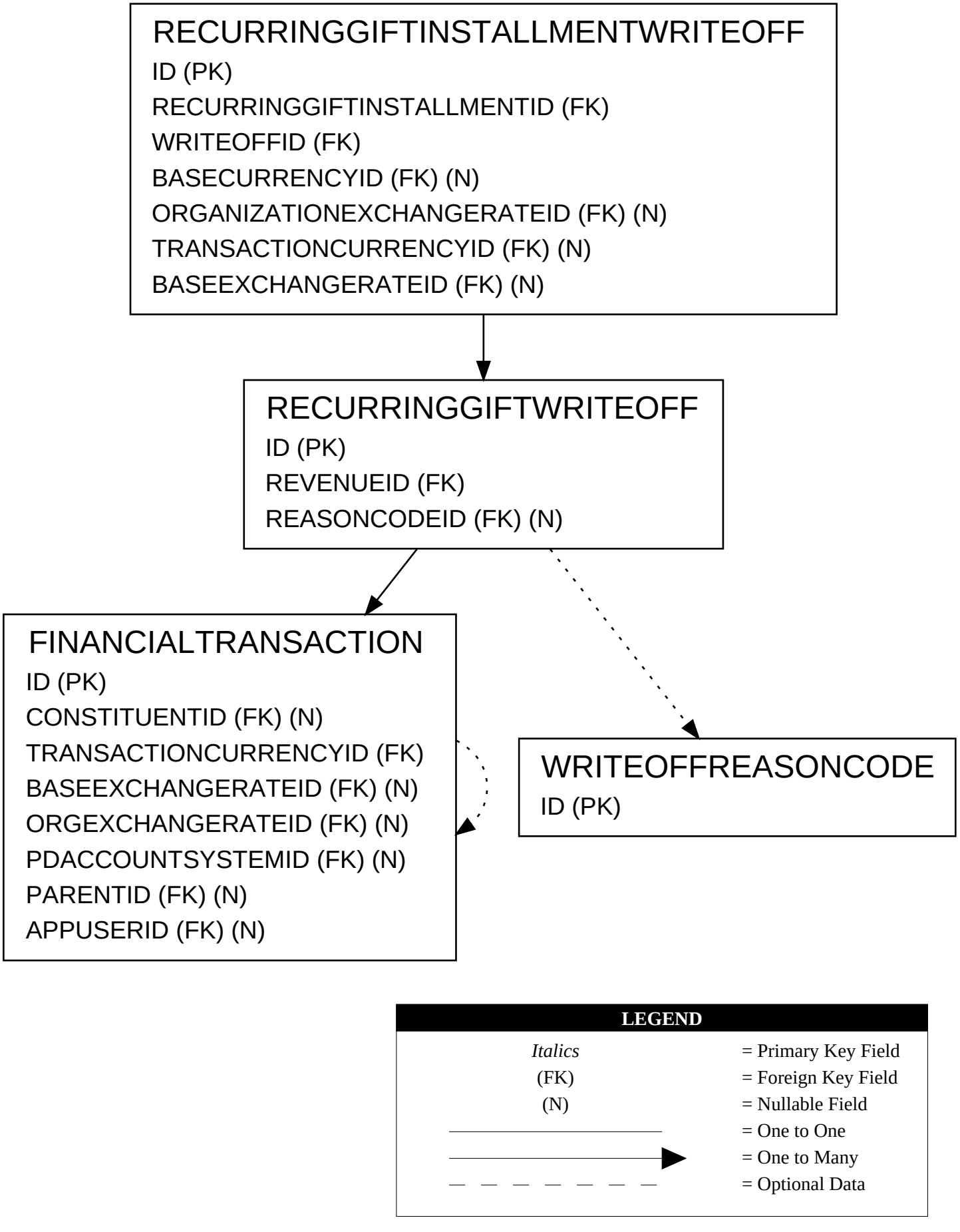RECURRINGGIFTWRITEOFF