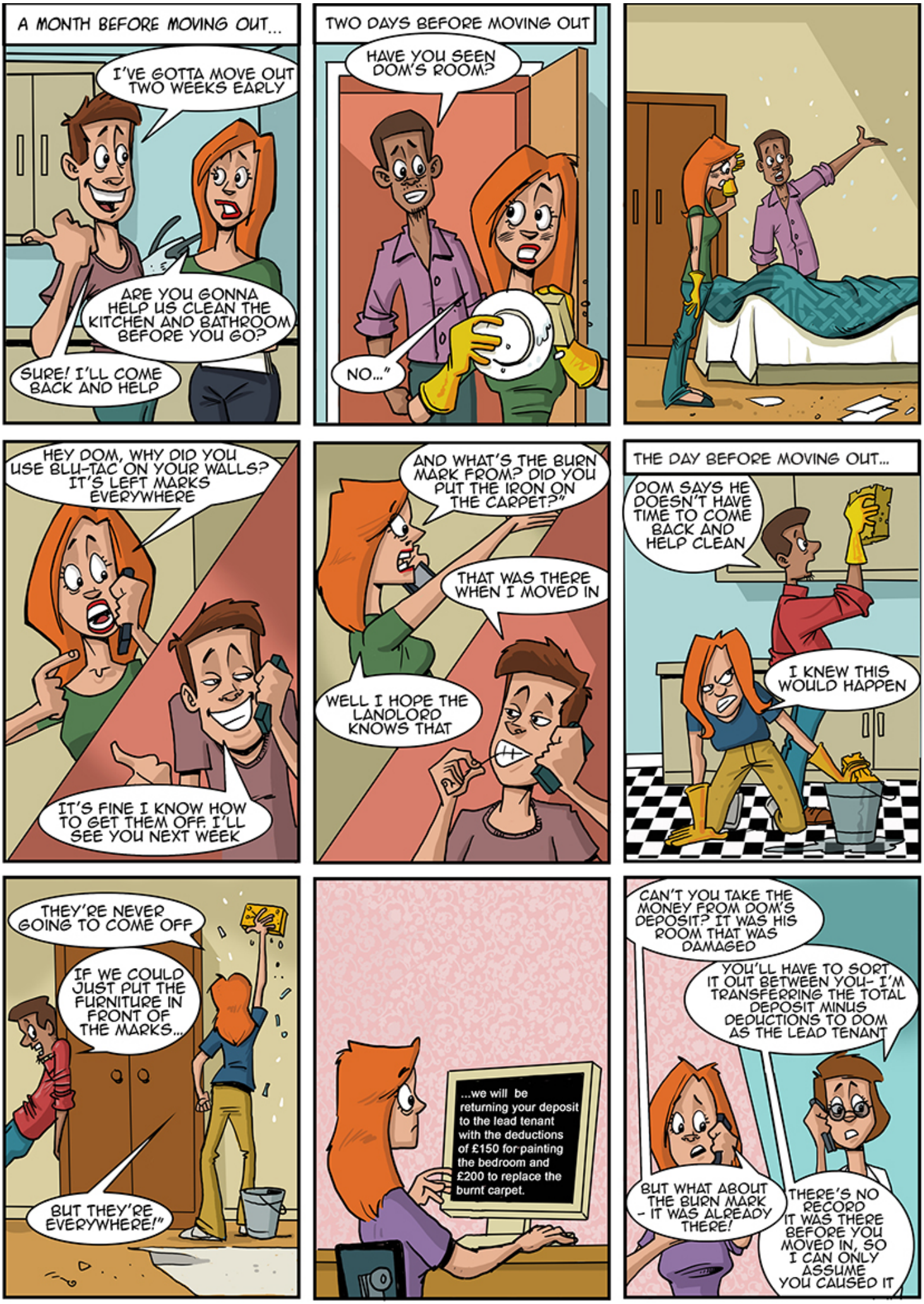DEPOSIT DISASTER