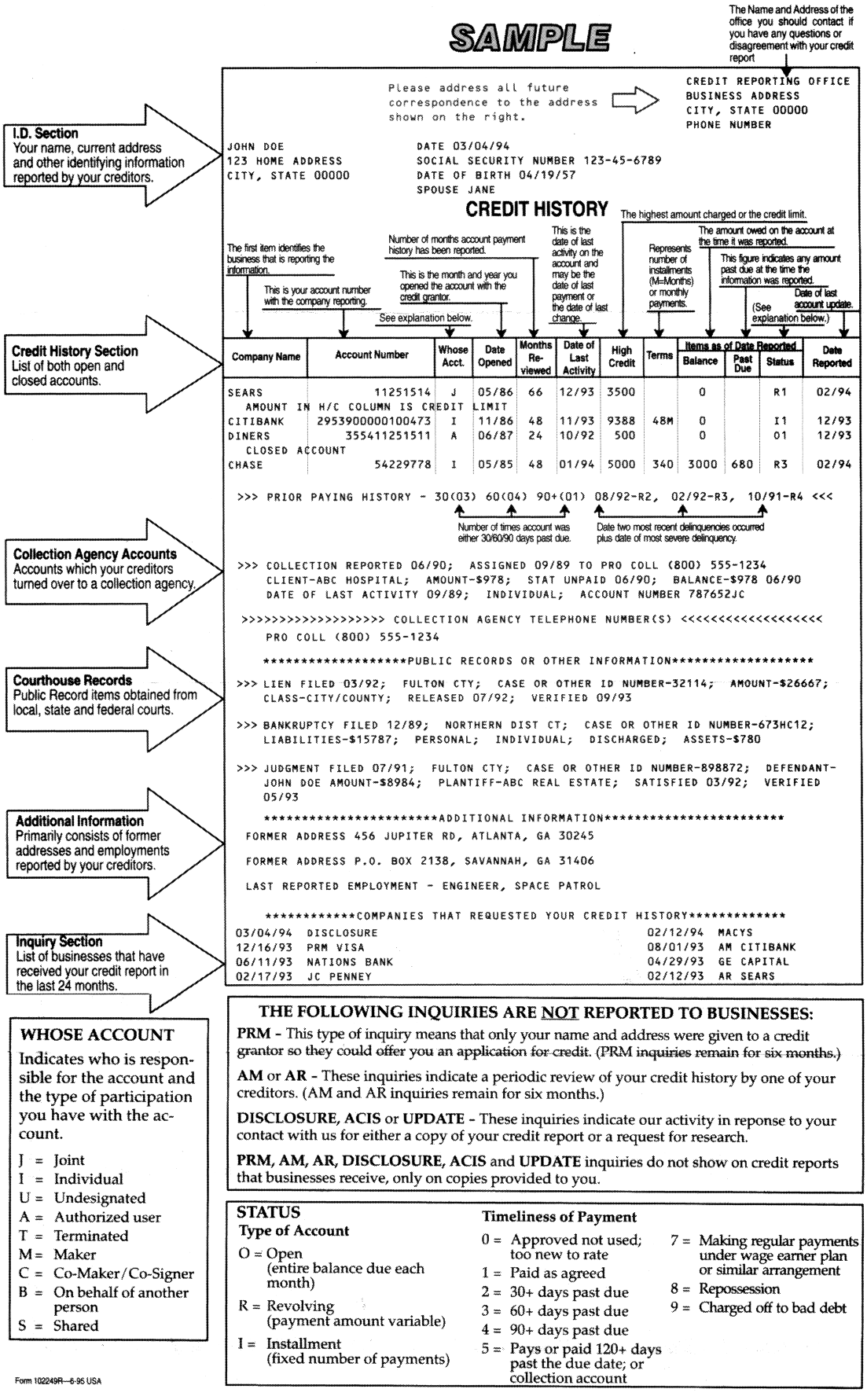SAMPLE CREDIT REPORT