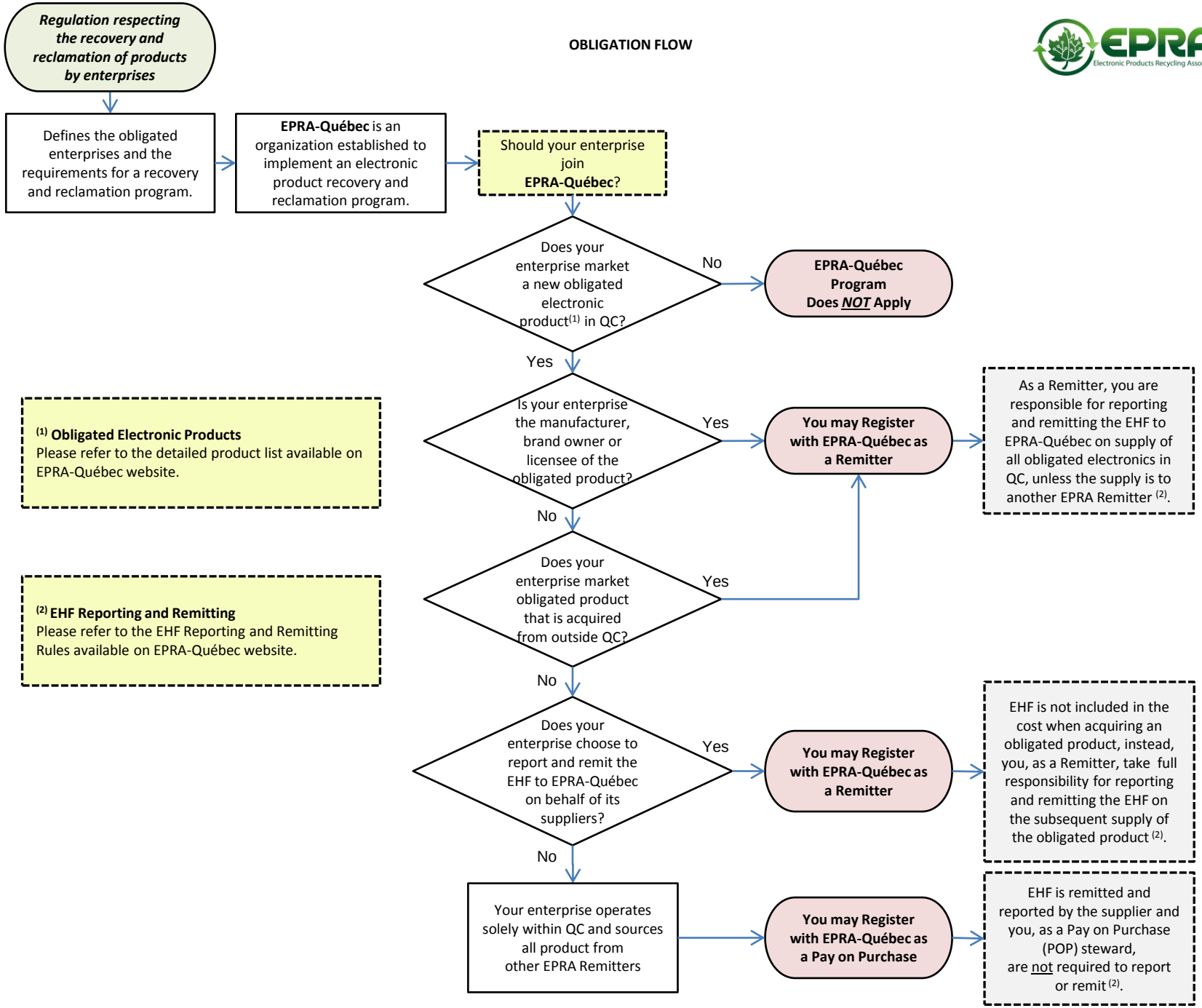OBLIGATION FLOW