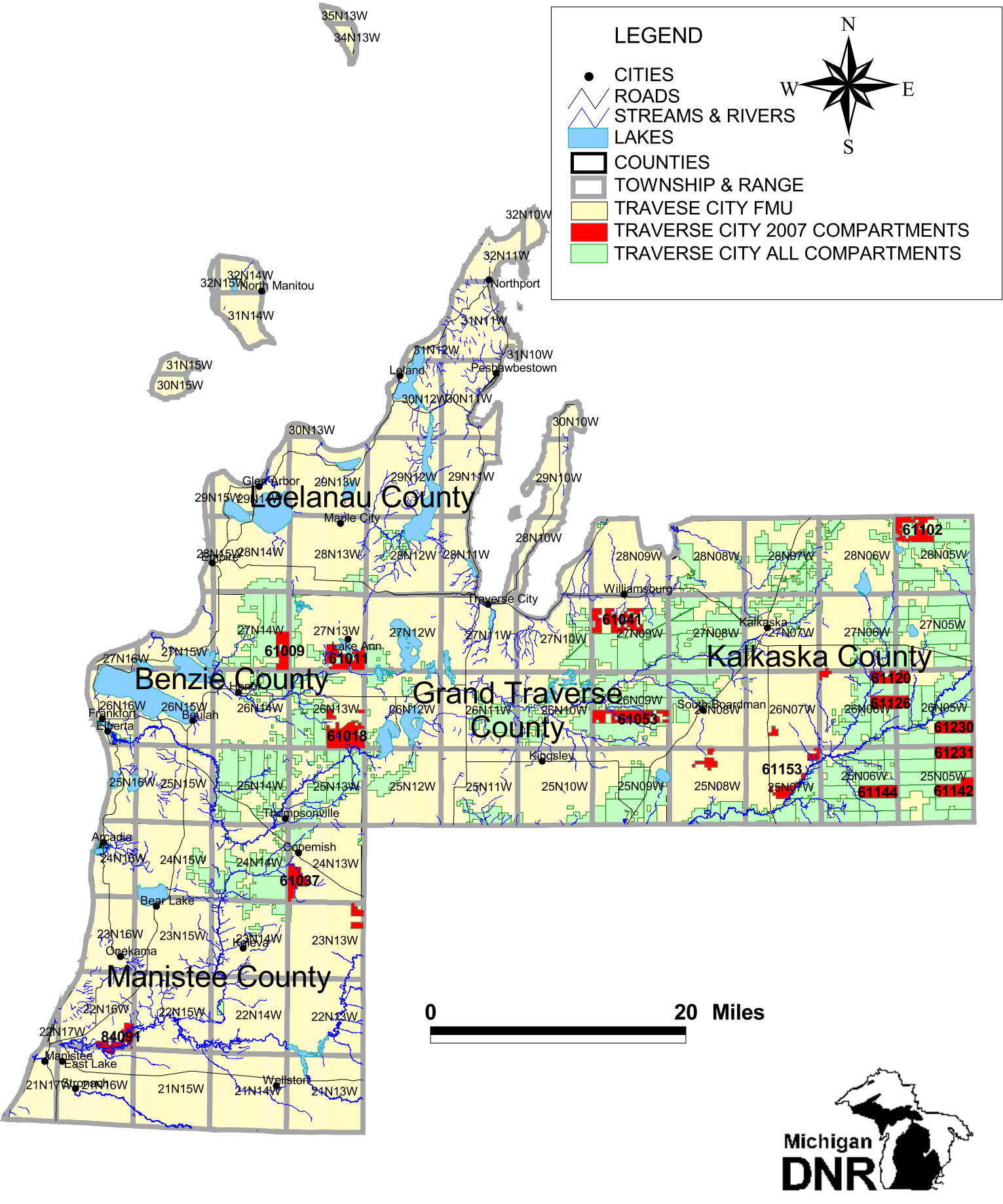TRAVERSE CITY FMU