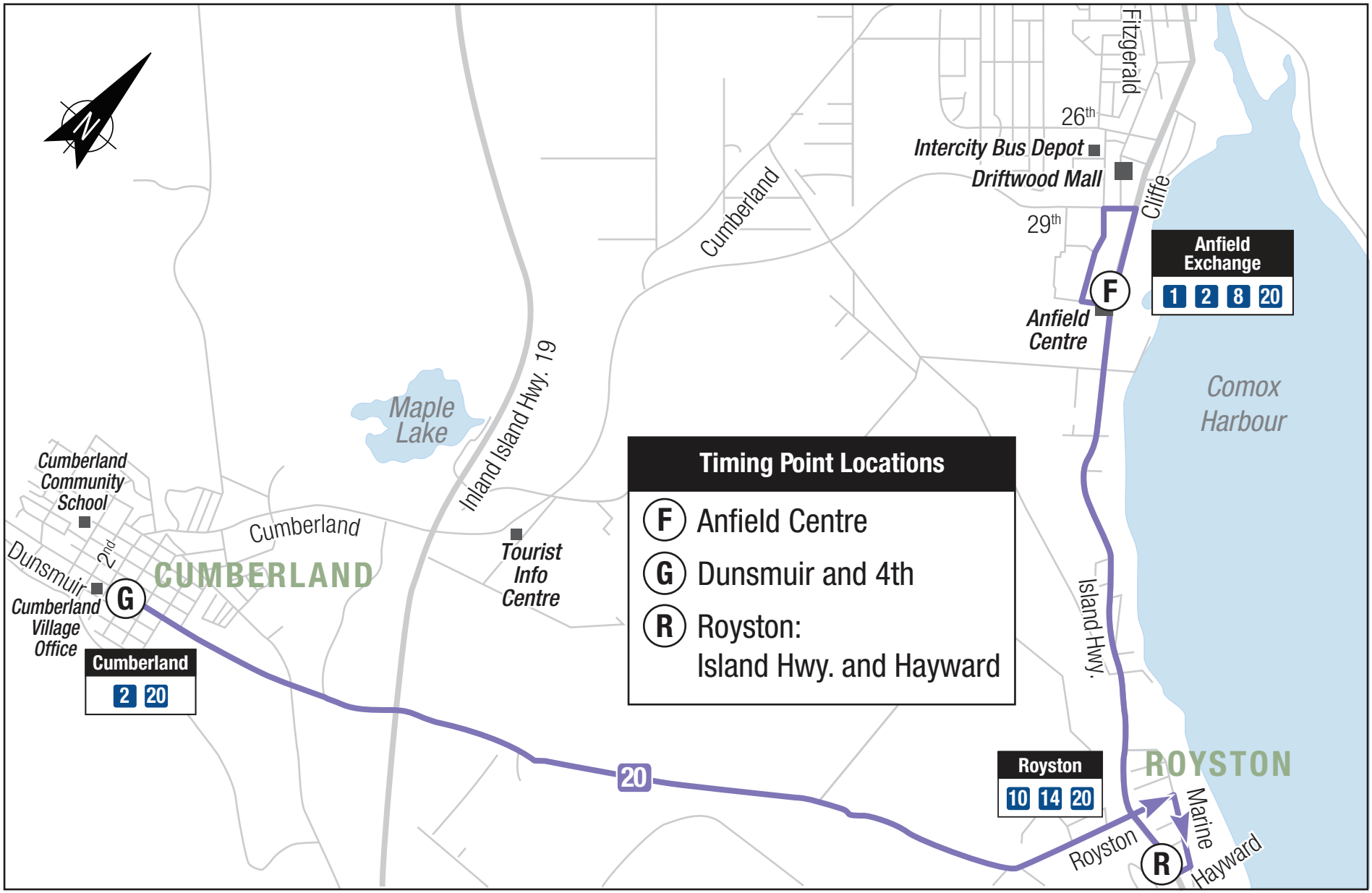20 Cumberland