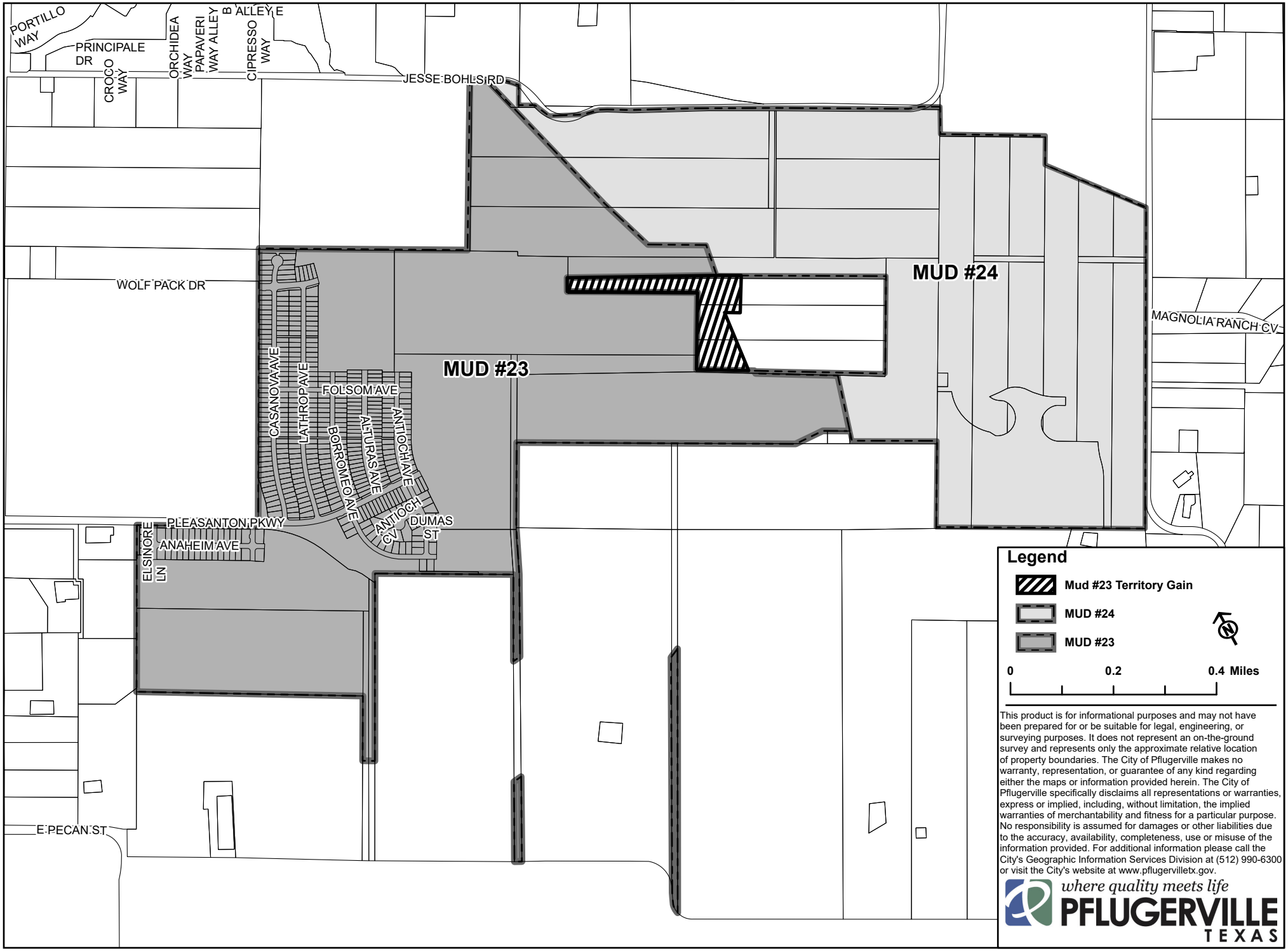Carmel Development