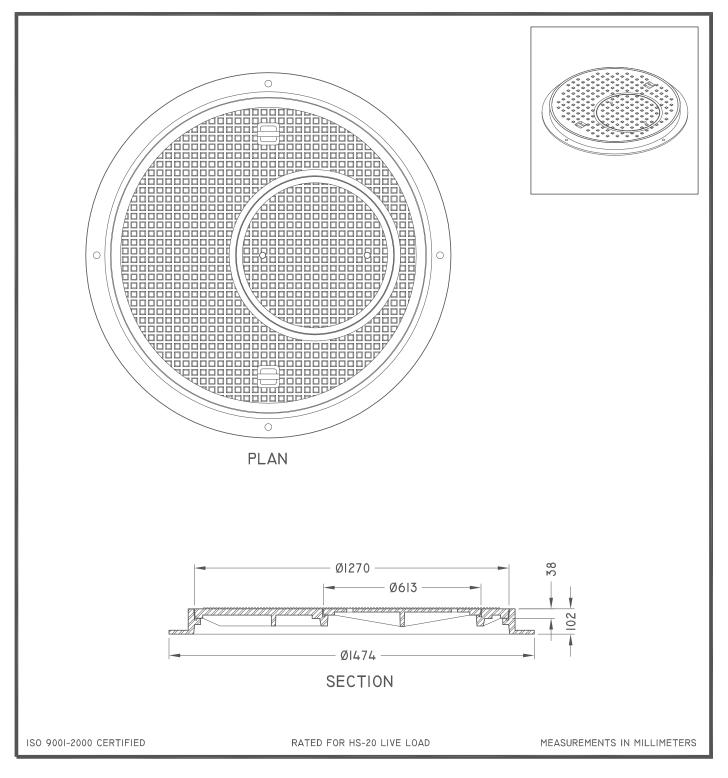
FRAME, COVER & ACCESS COVER

TF-48 F&C





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