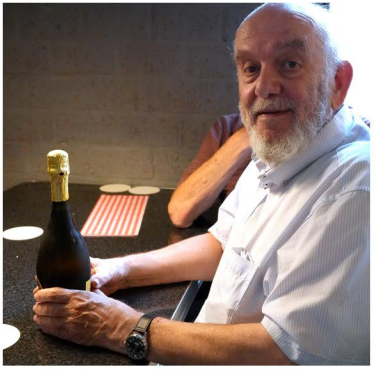LOS PAGOS