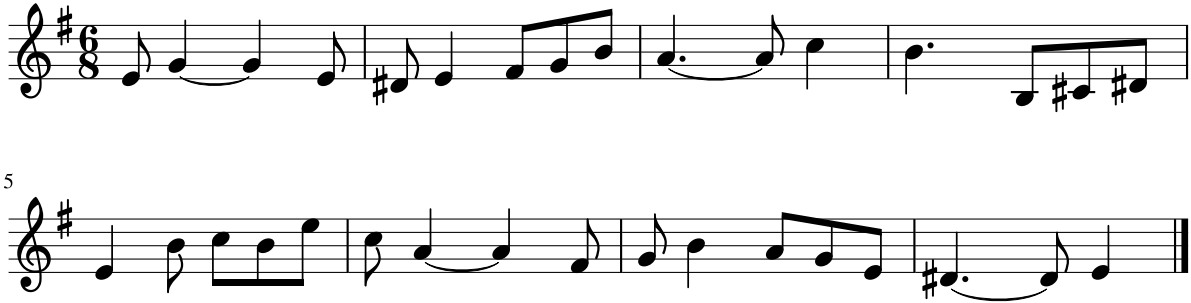Dictado 48