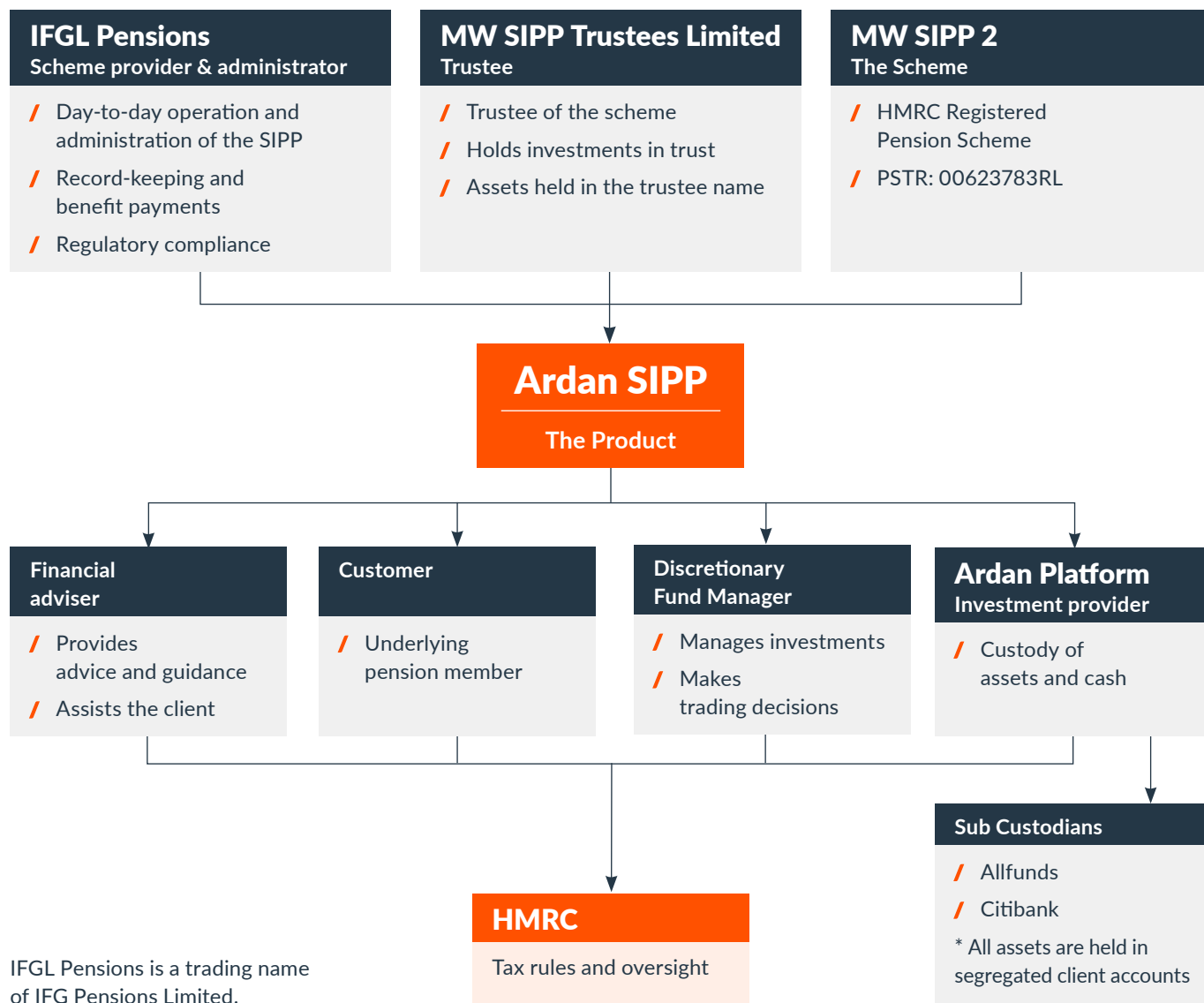


THE ARDAN SIPP

UNDERSTANDING THE PARTIES AND THE STRUCTURE.



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