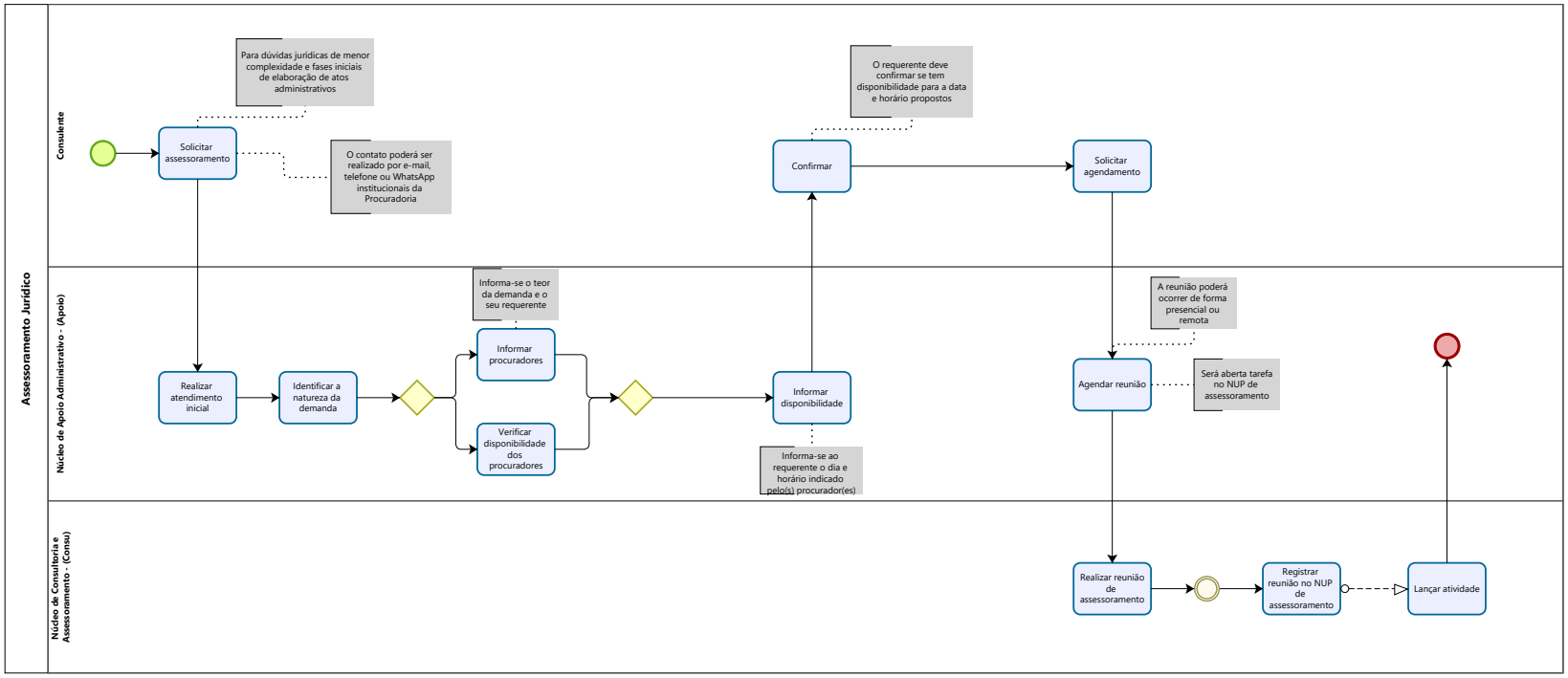1 ASSESSORAMENTO