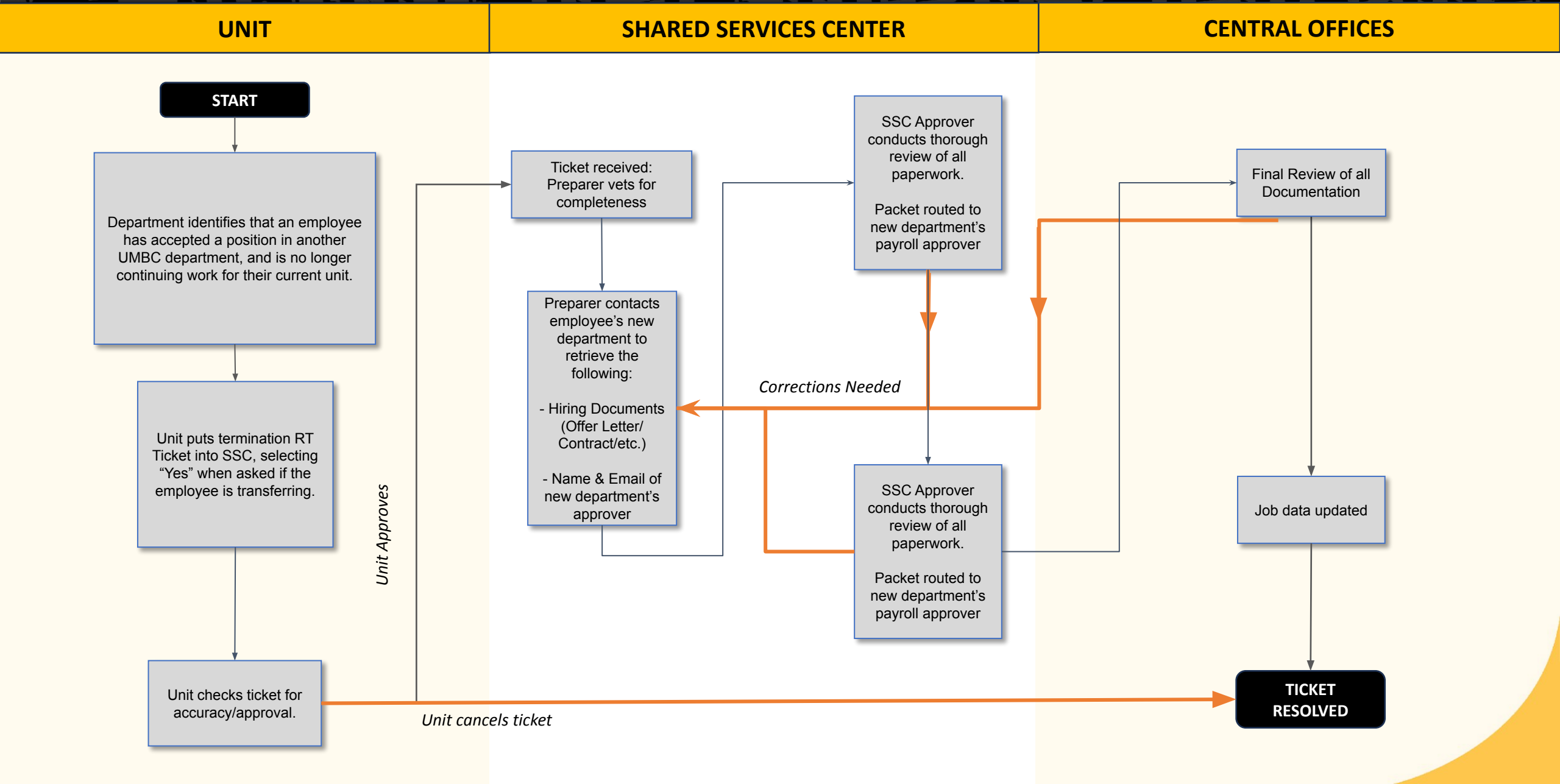UMBC Transfers