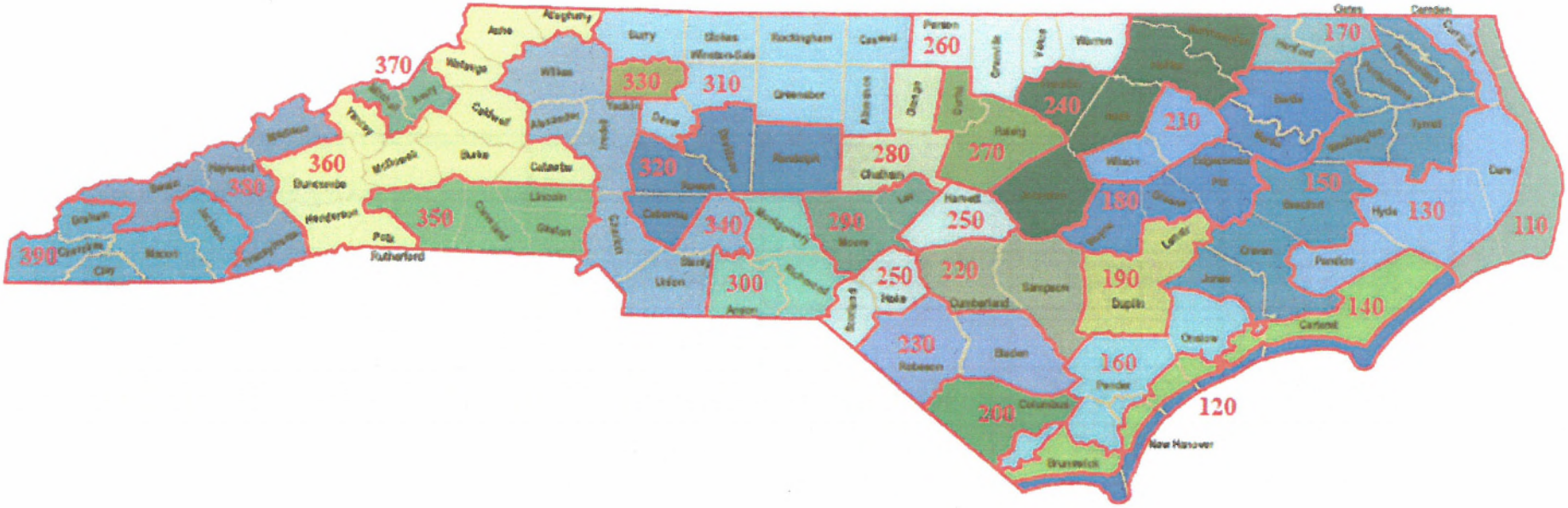Homeowners Territories