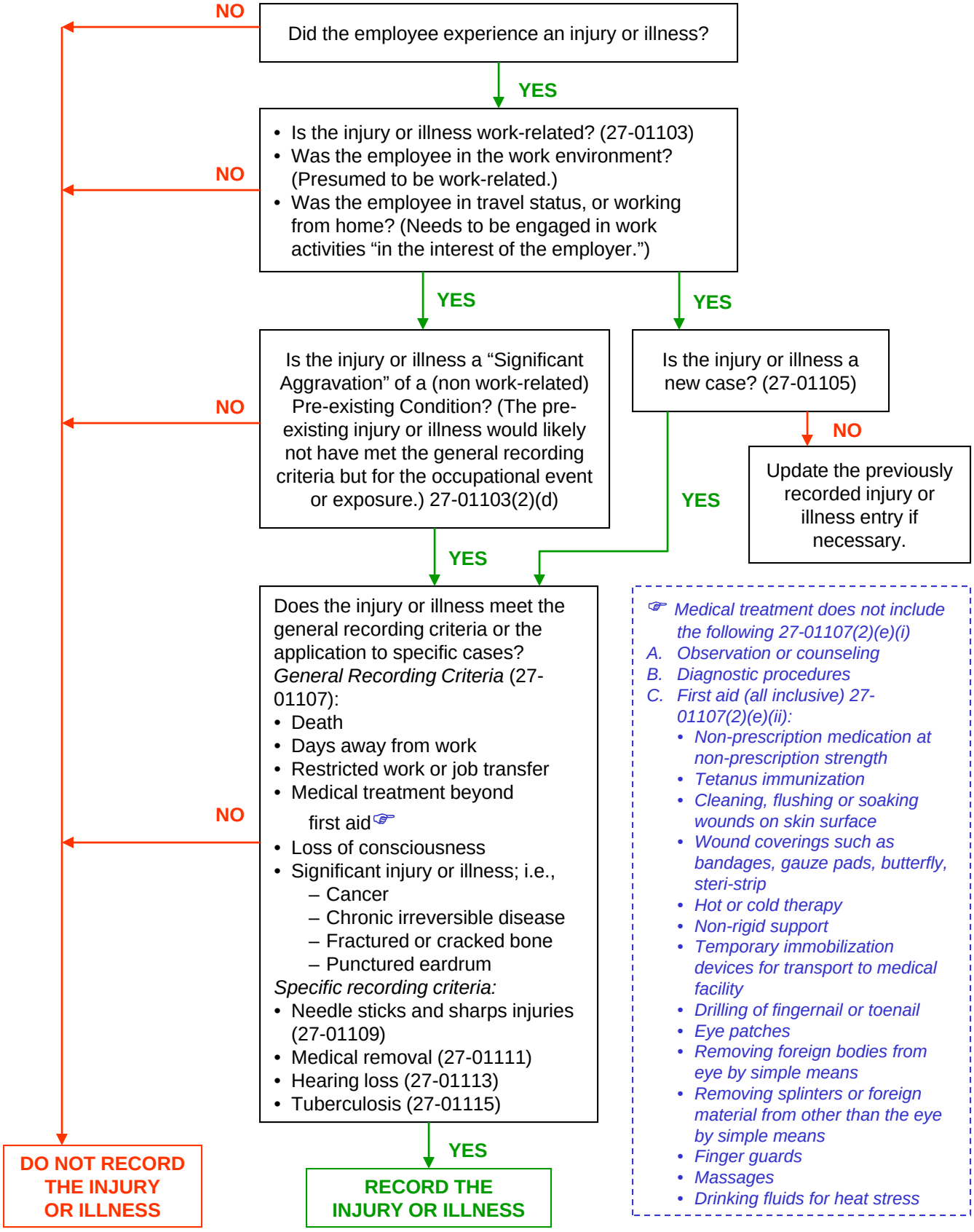RECORDKEEPING DECISION TREE