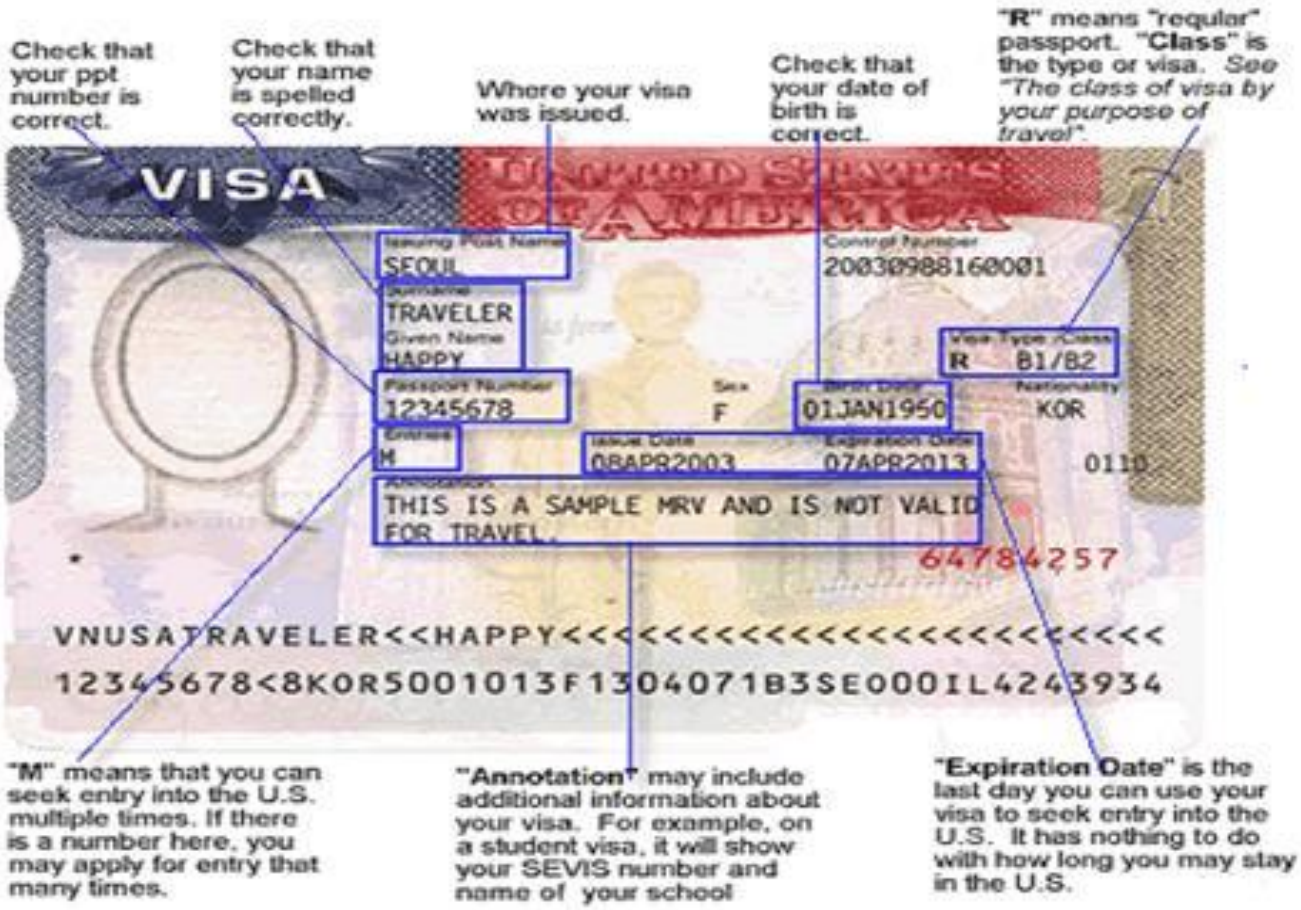Reading and Understanding a Visa