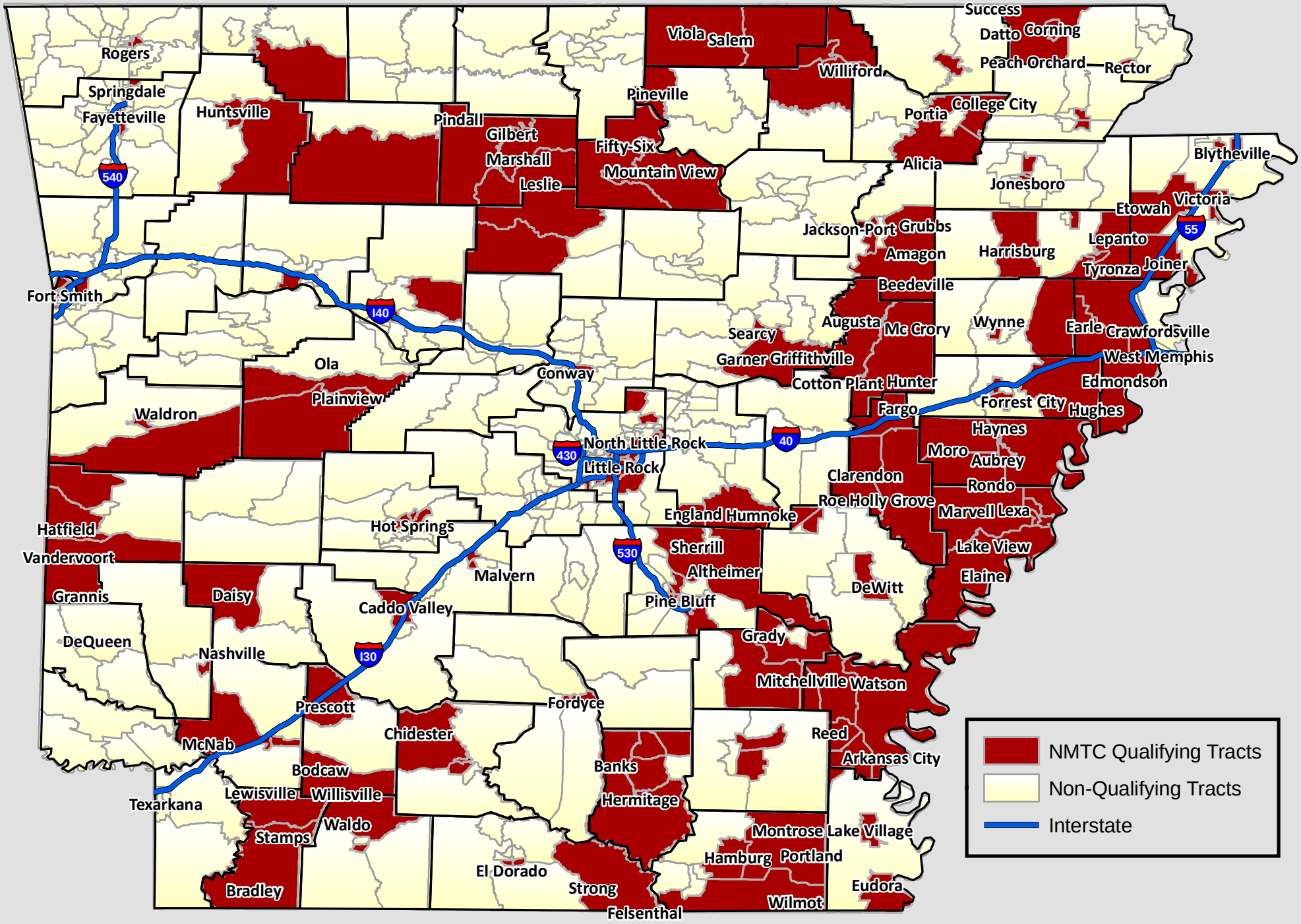NMTC QUALIFYING TRACTS