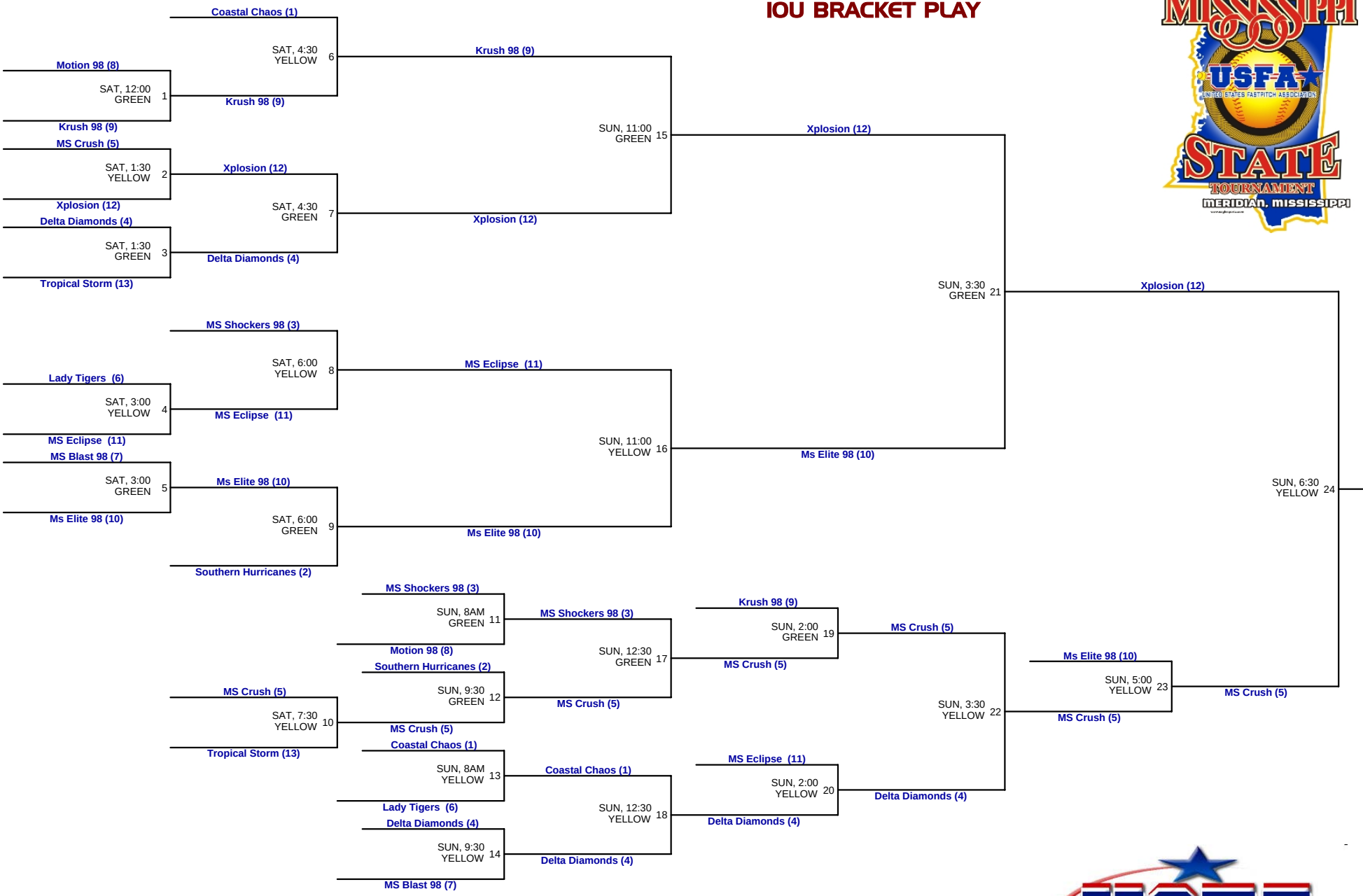IOU BRACKET PLAY