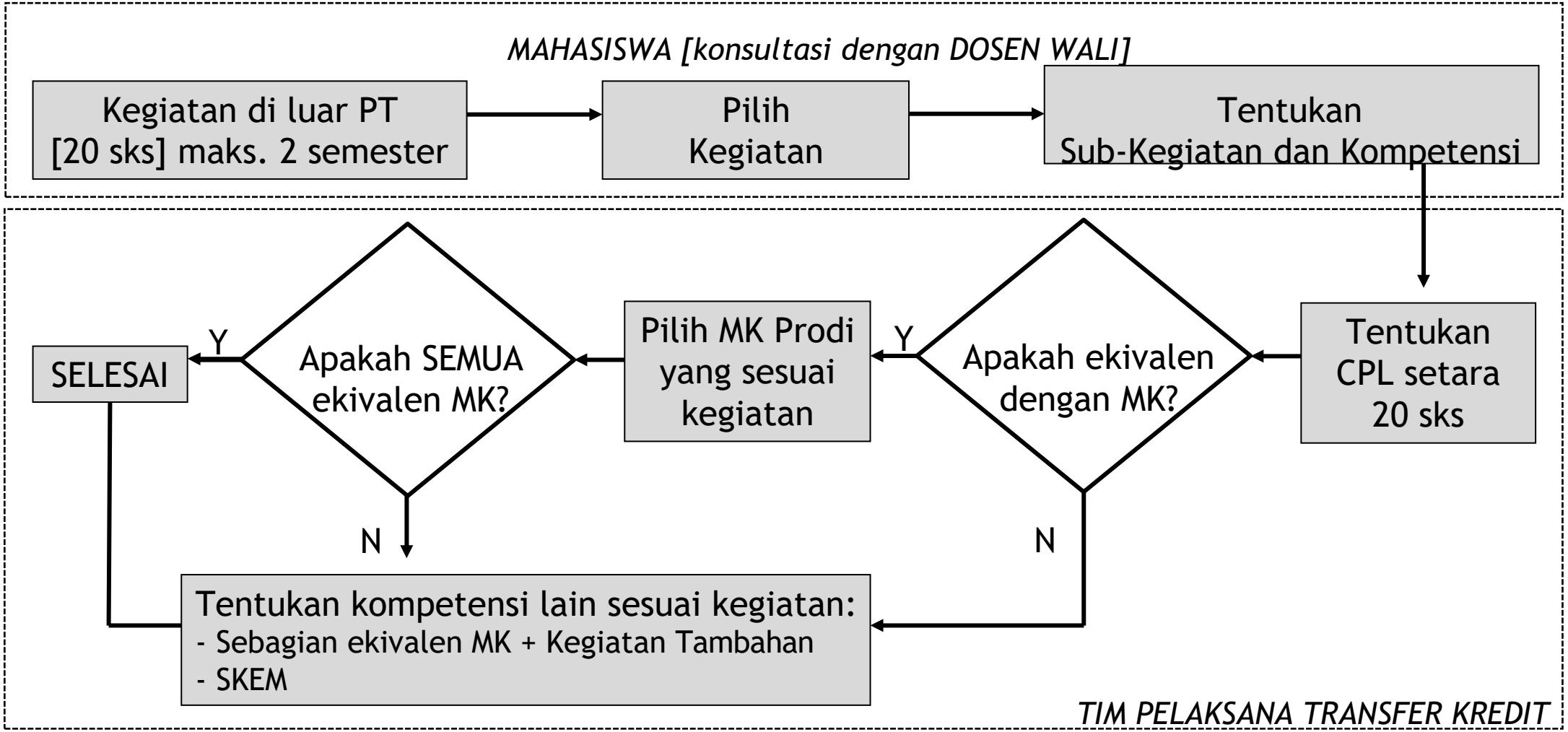SOP TRANSFER KREDIT