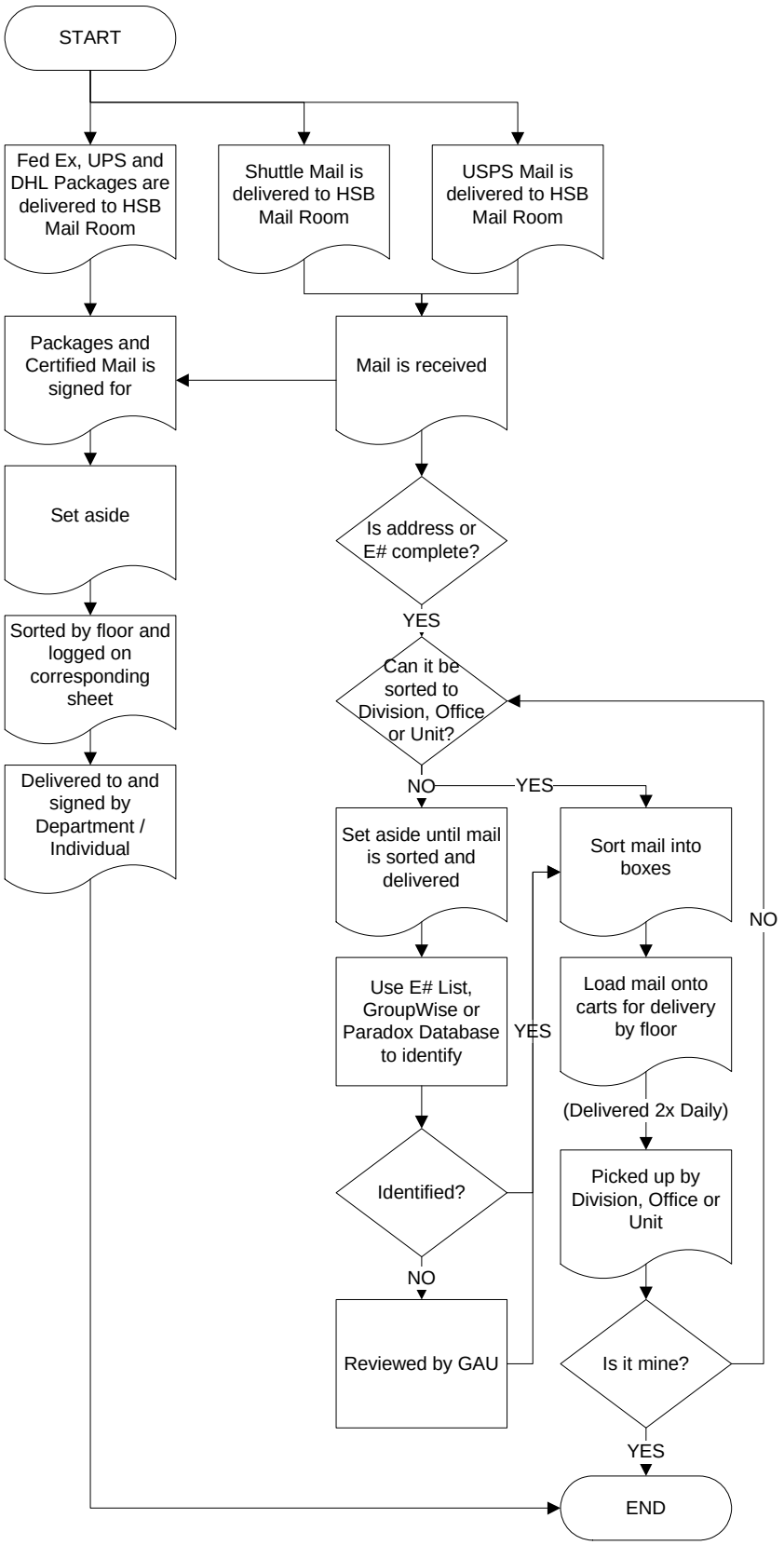HSB Incoming Mail