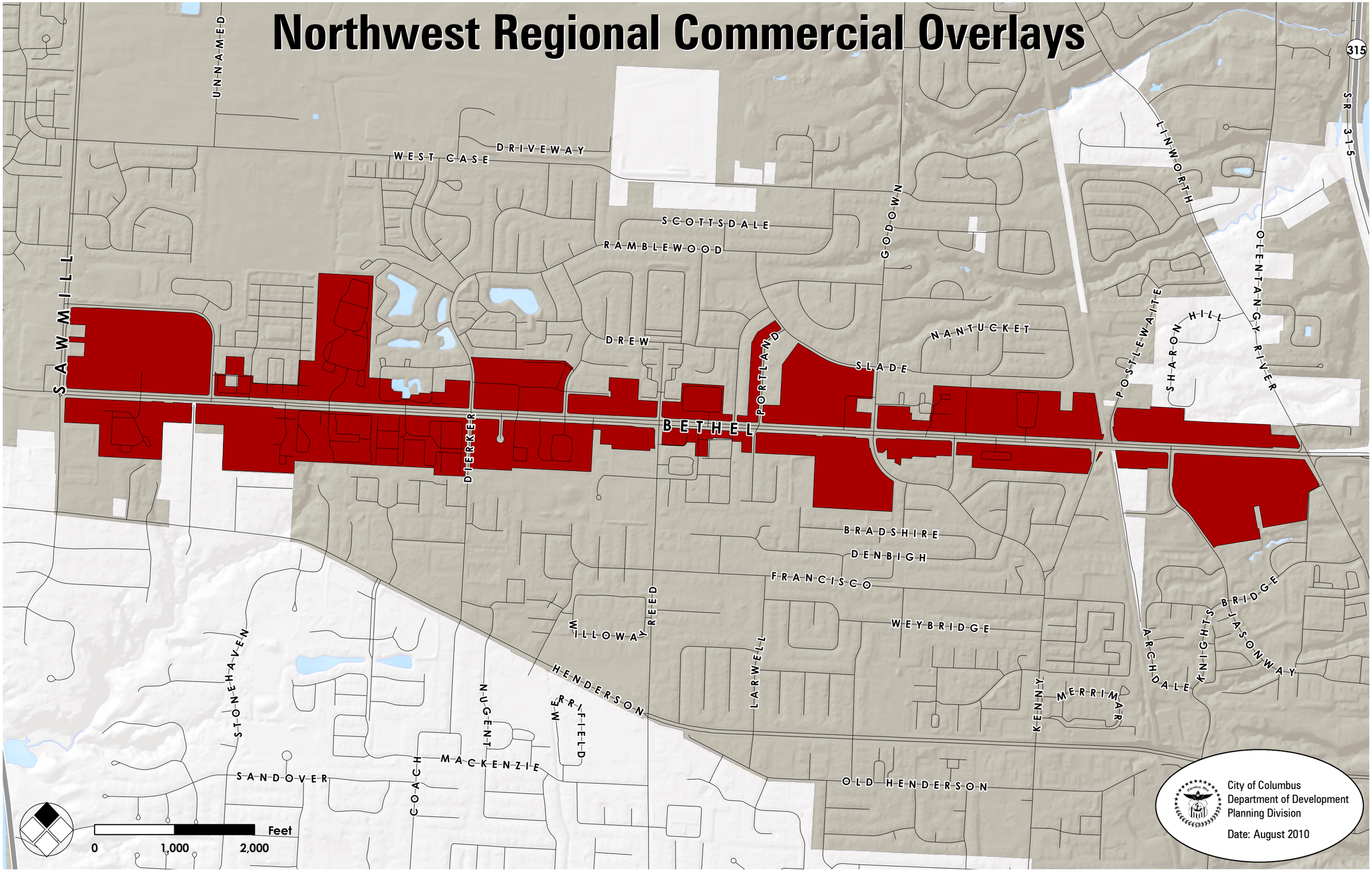Northwest Regional Commercial Overlays