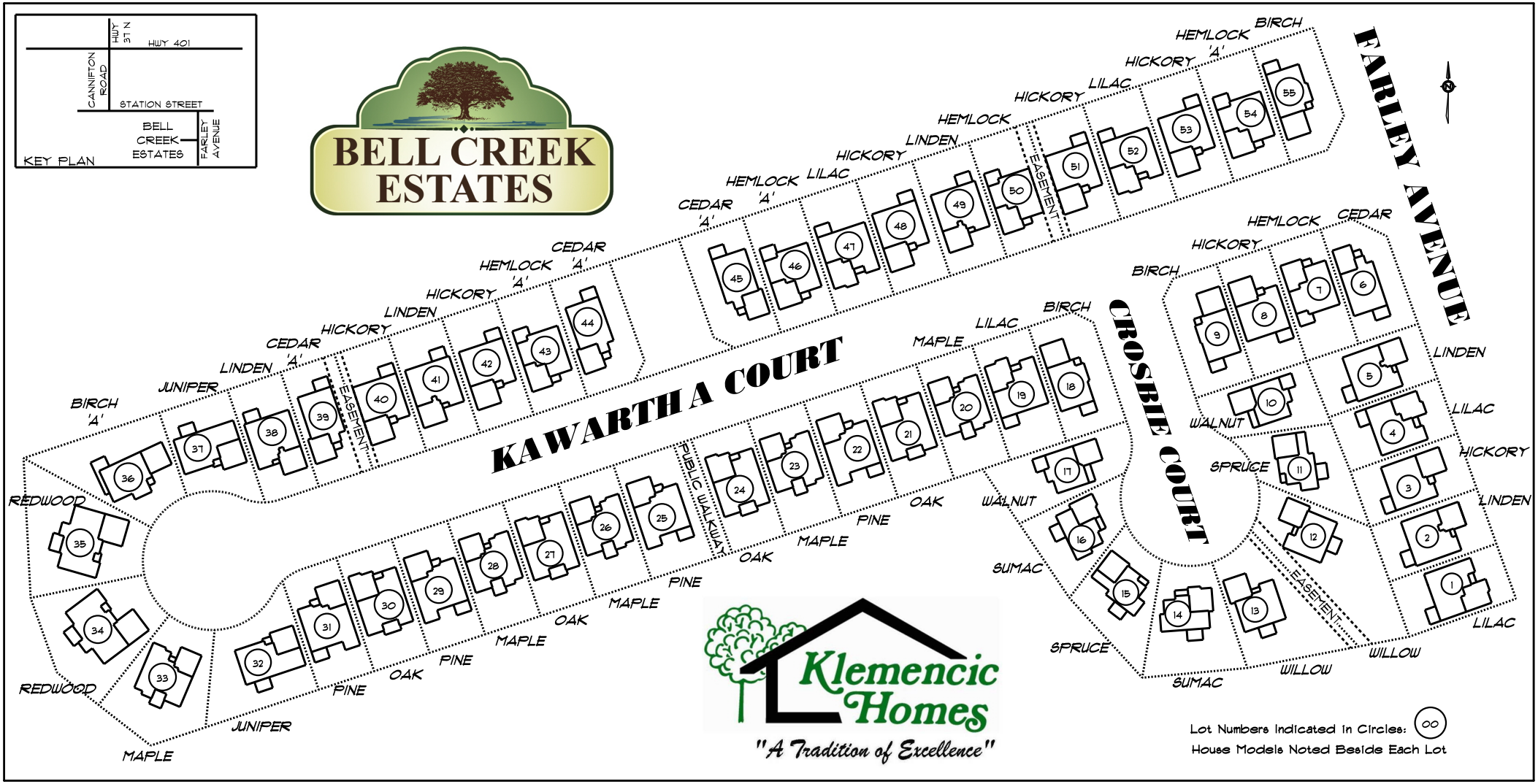BELL CREEK ESTATES