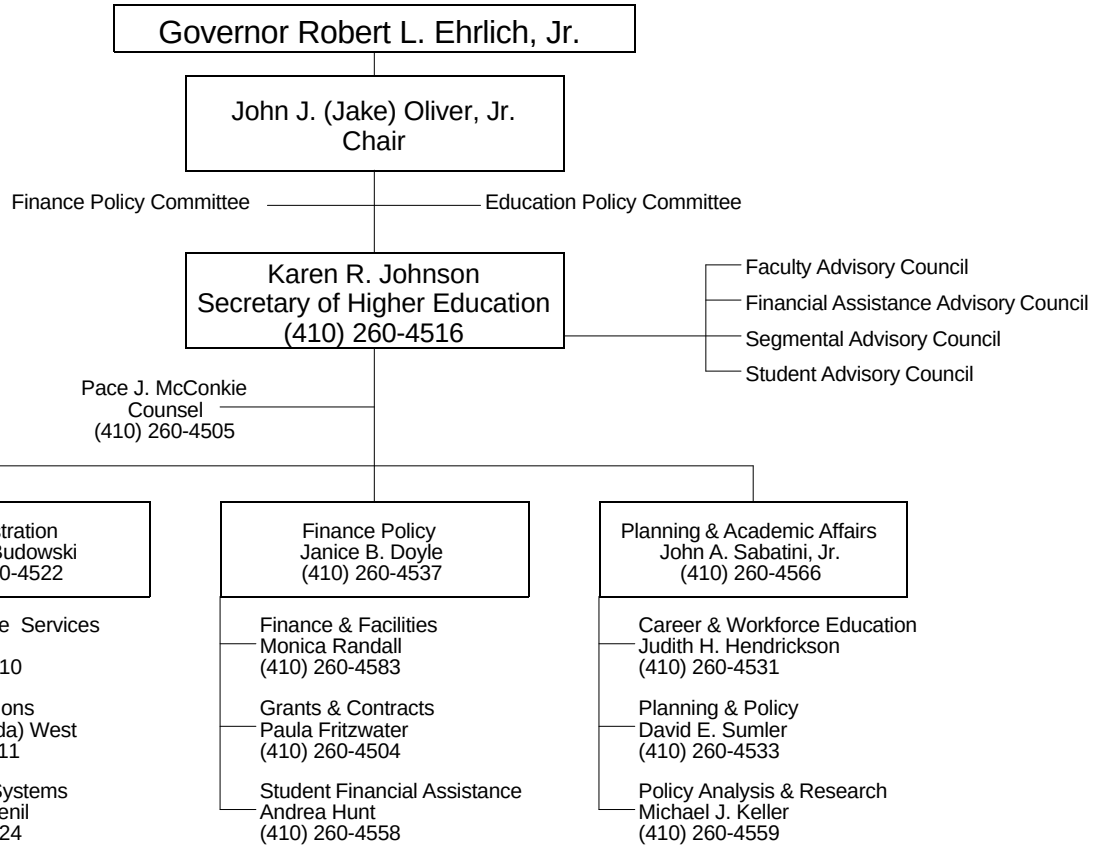MARYLAND HIGHER EDUCATION COMMISSION