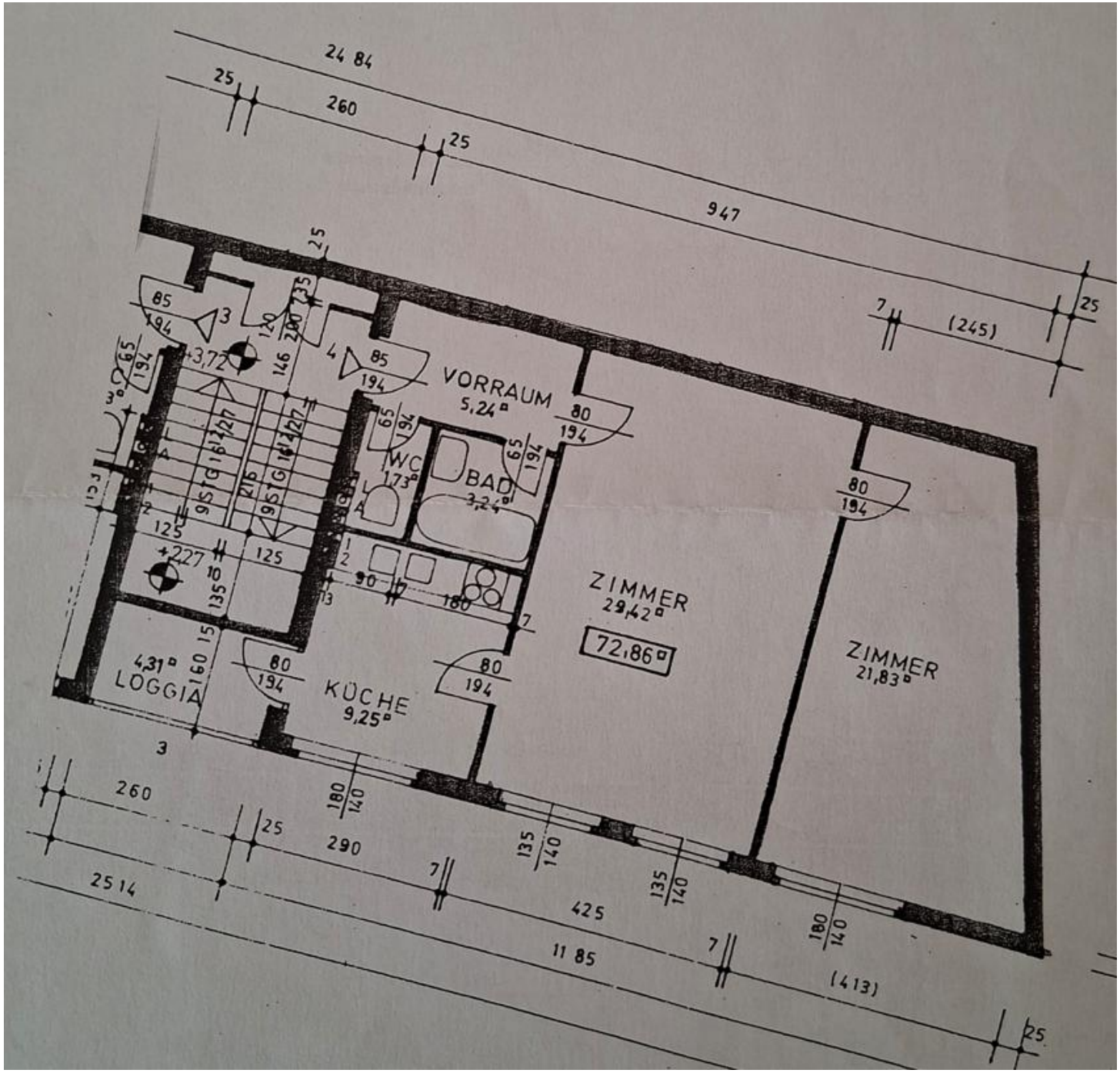immo CONCEPT