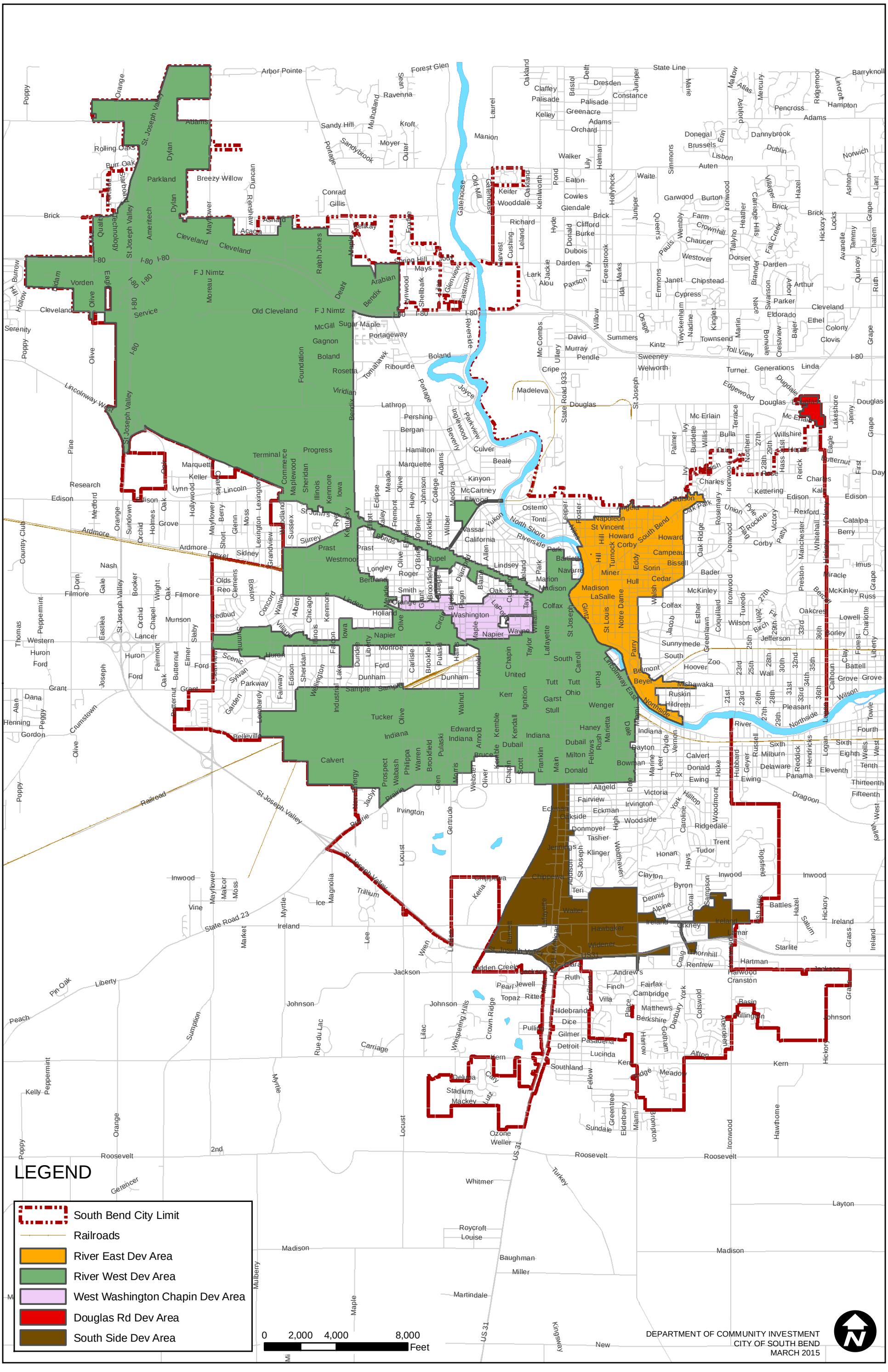SOUTH BEND DEVELOPMENT AREAS