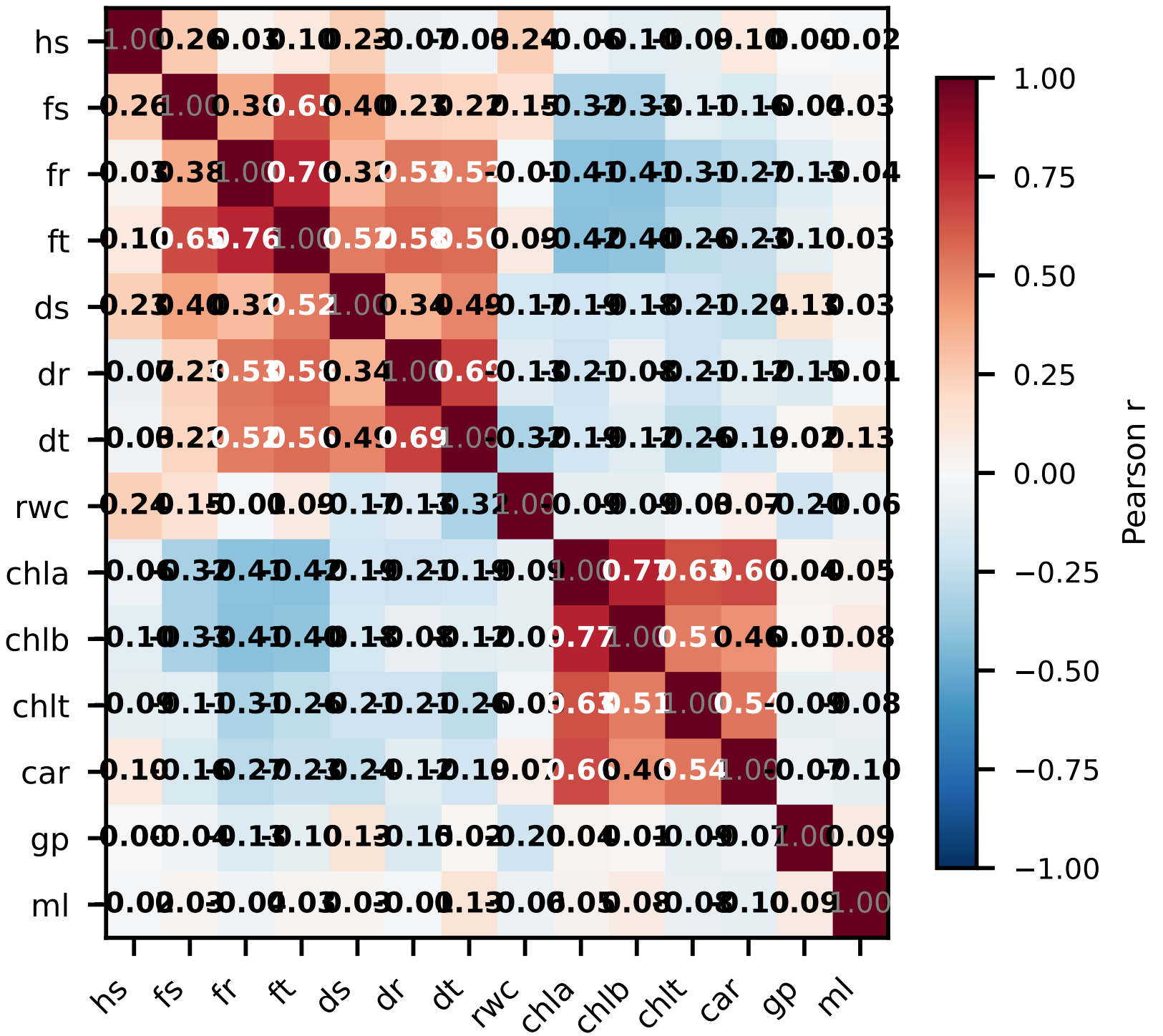MORF Residual Correlation Matrix