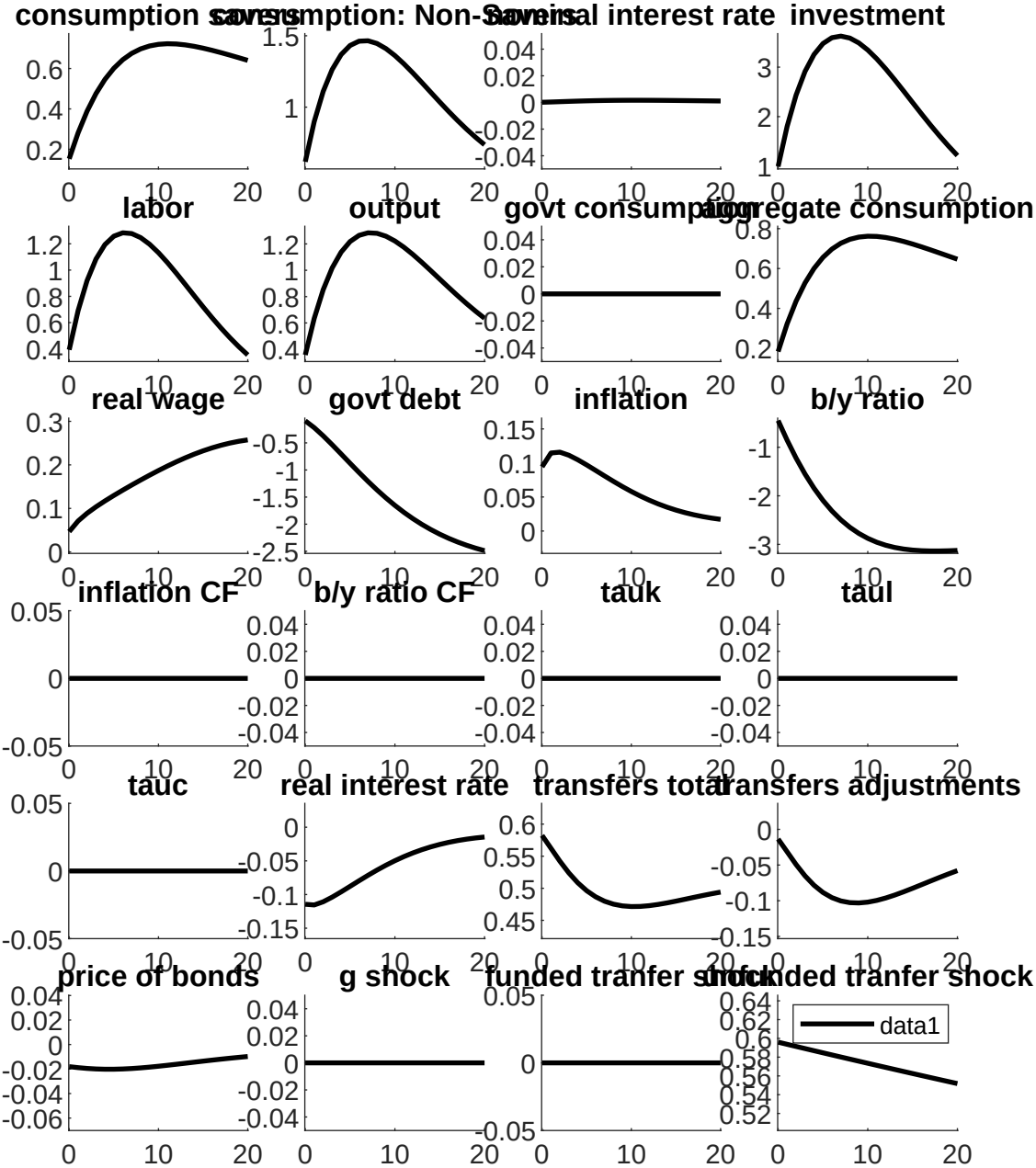unfunded transfer shock IRF