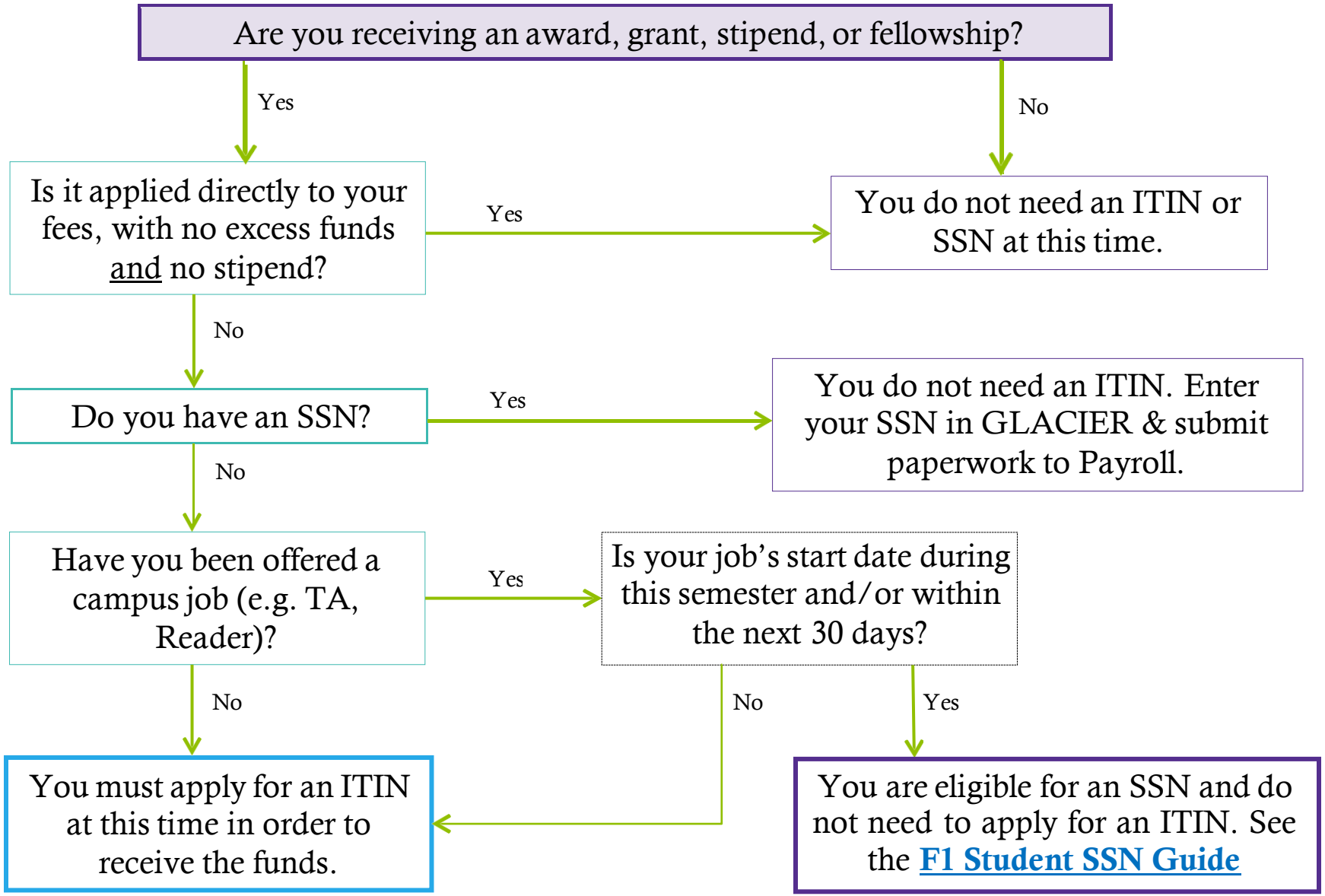Do I Need an ITIN?