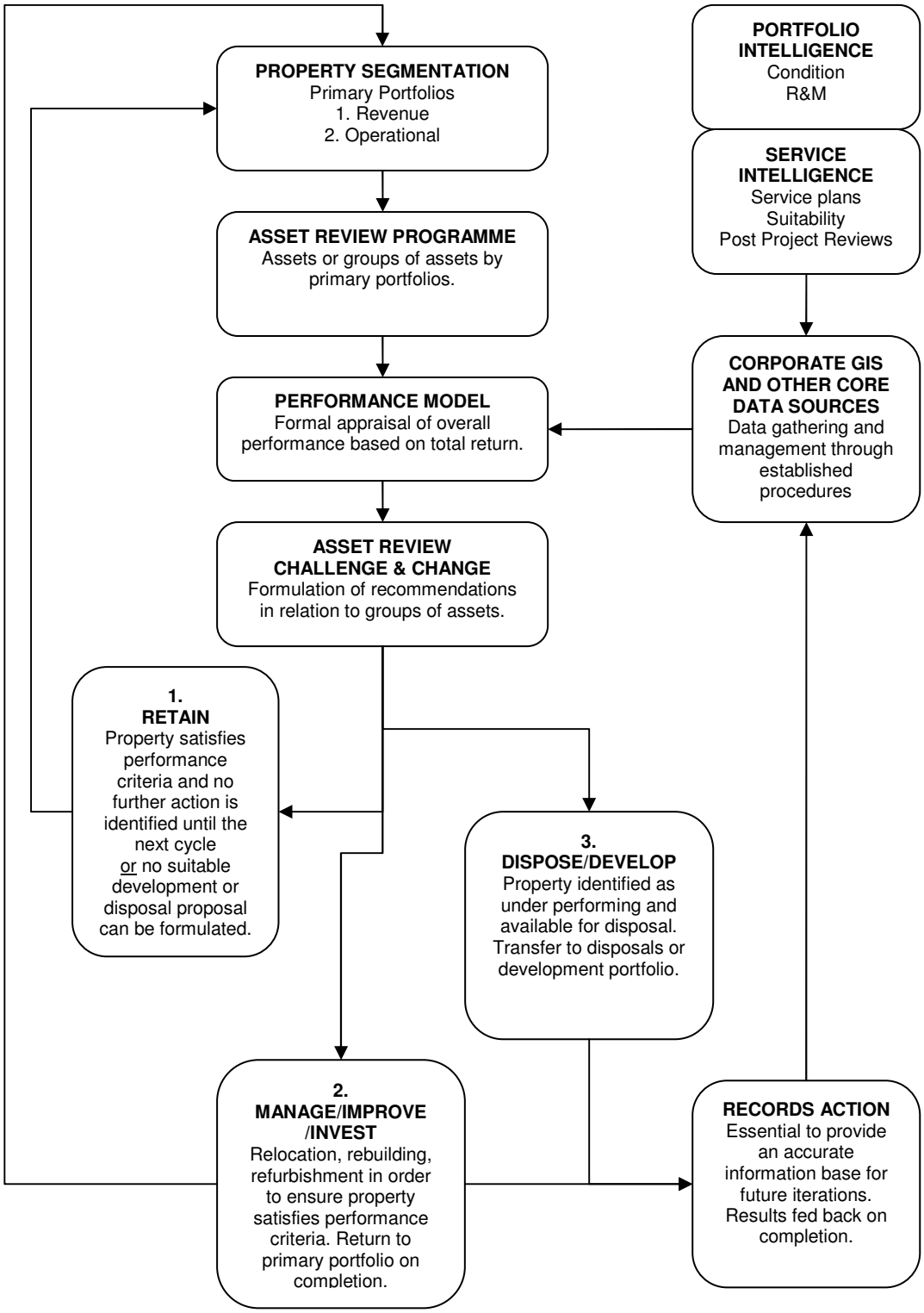APPENDIX 5 - THE ASSET REVIEW PROCESS