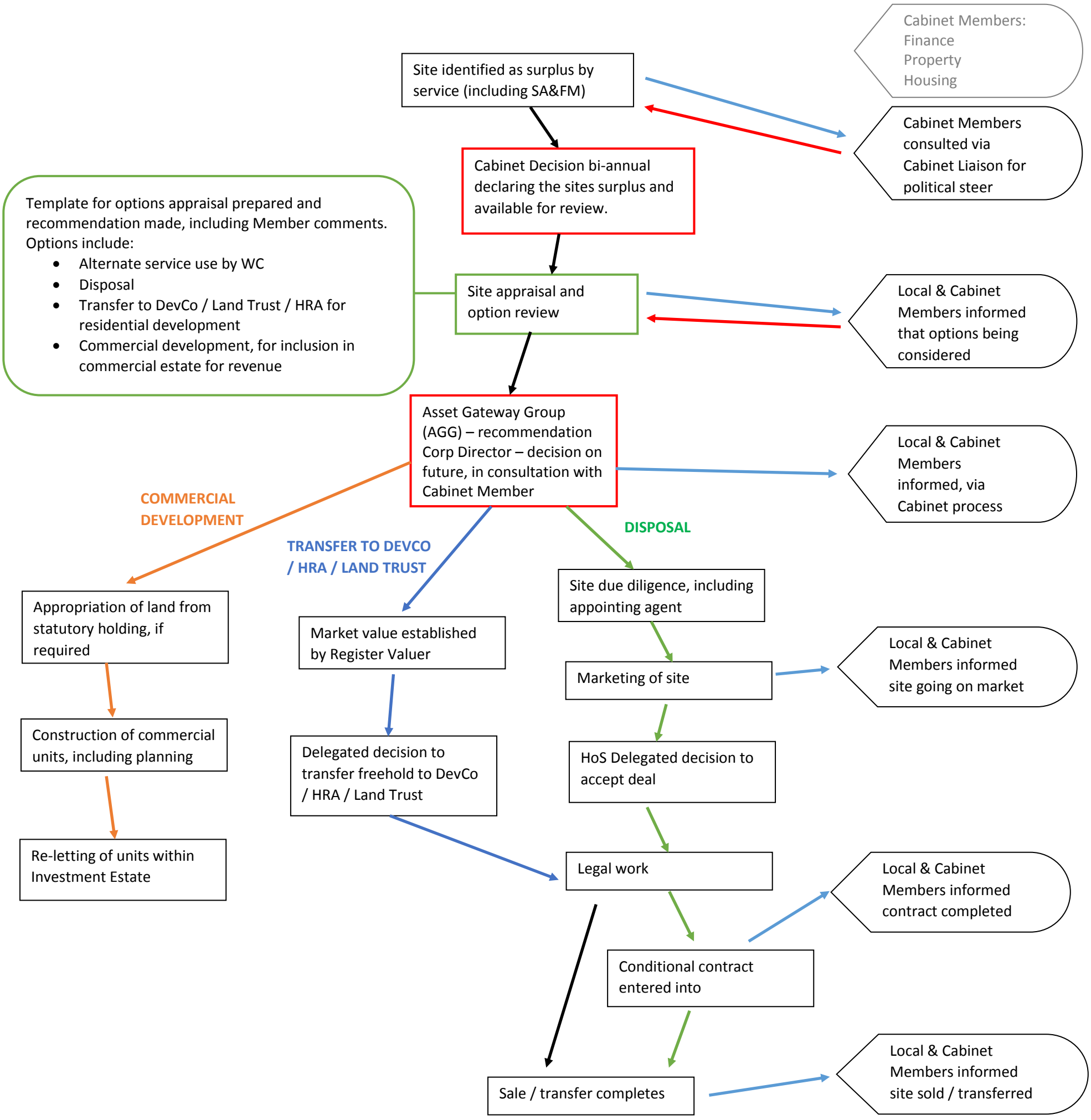Appendix 1 – Surplus asset process