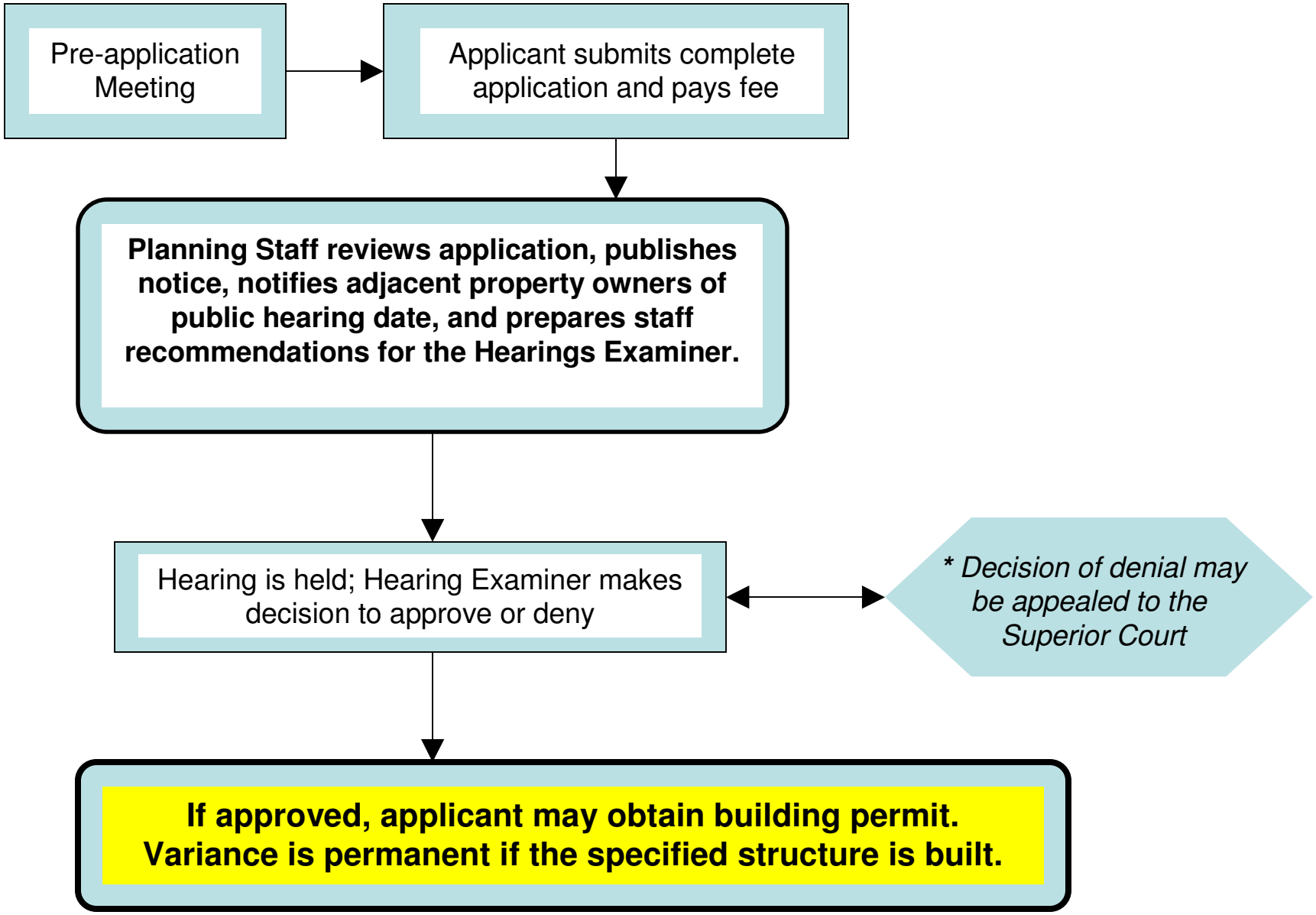VARIANCE REVIEW PROCESS