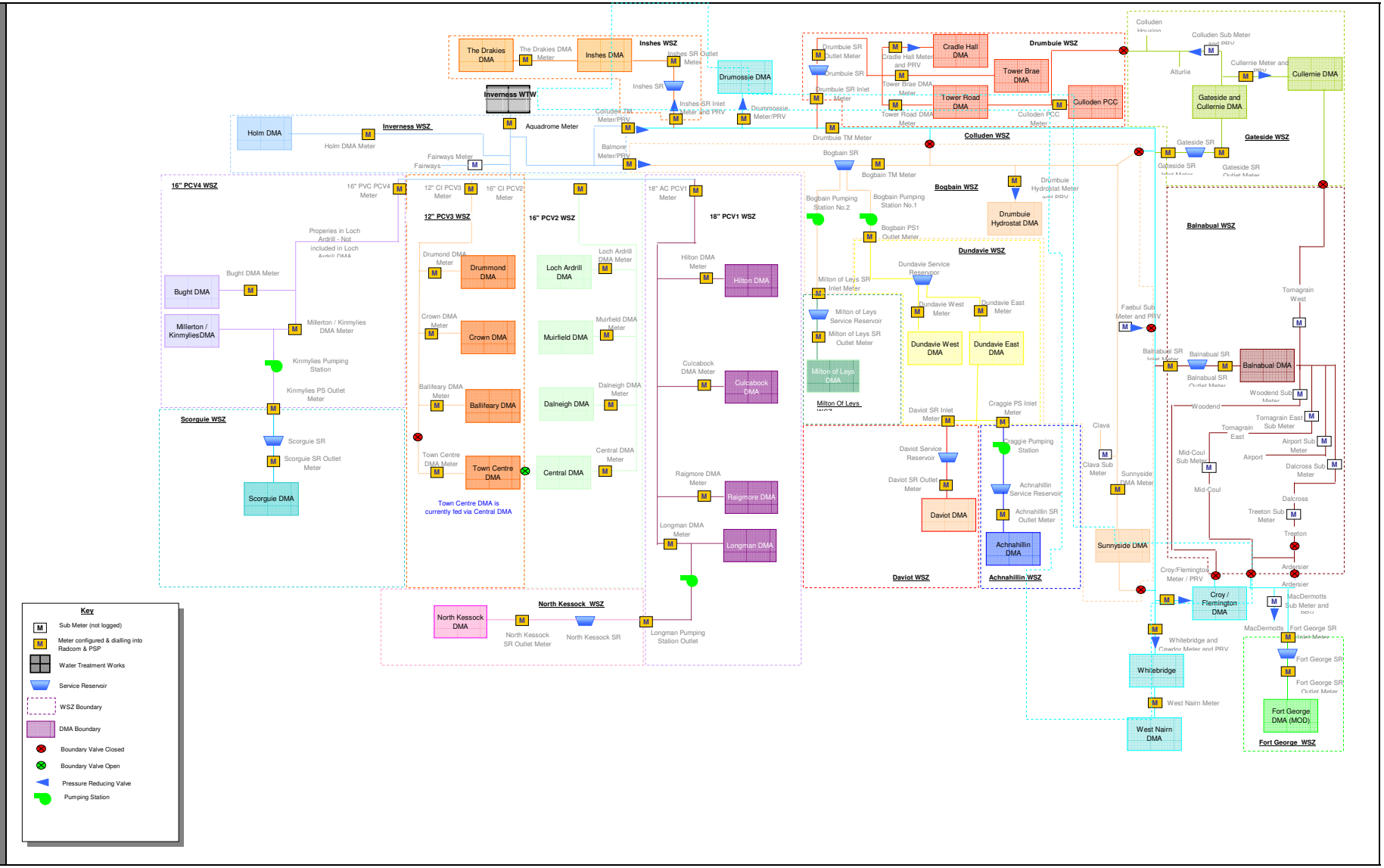INVERNESS WOA - ASSET STRUCTURE