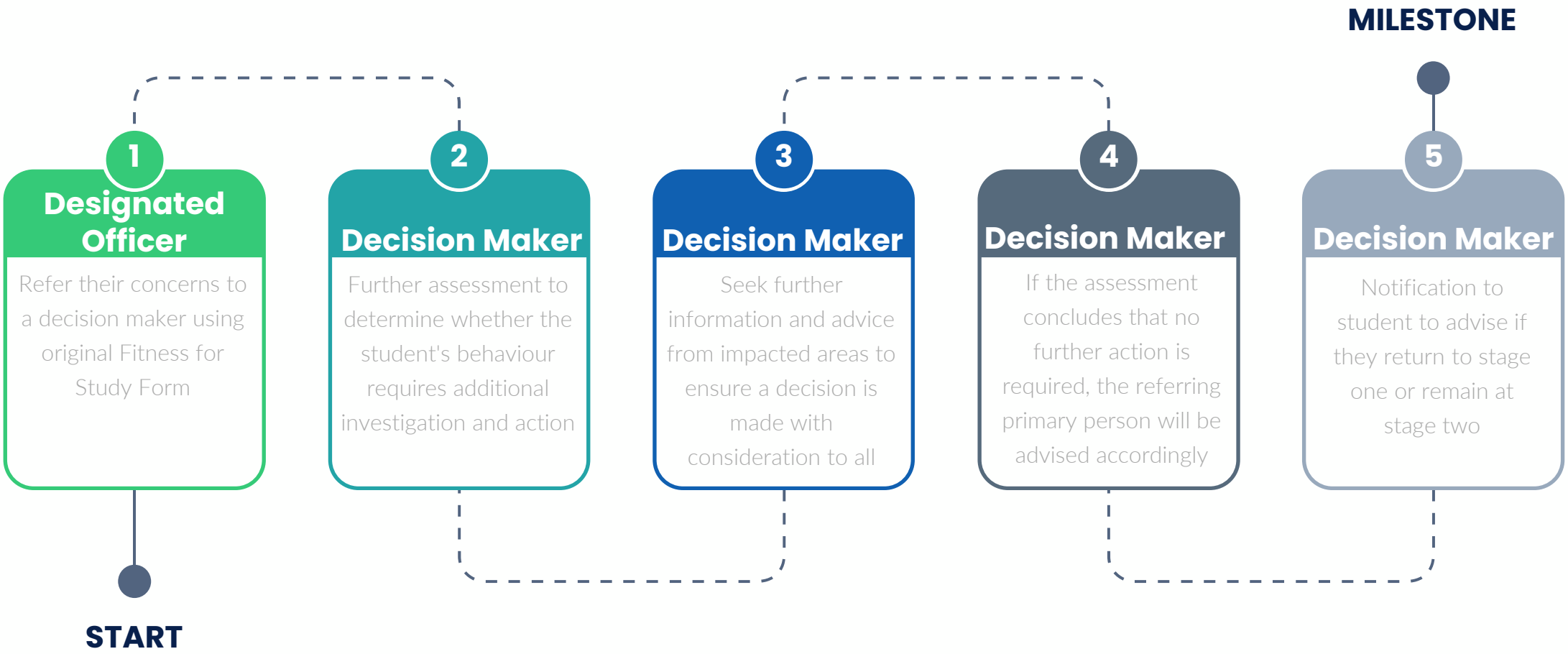STAGE TWO – CONTINUING OR SIGNIFICANT CONCERN