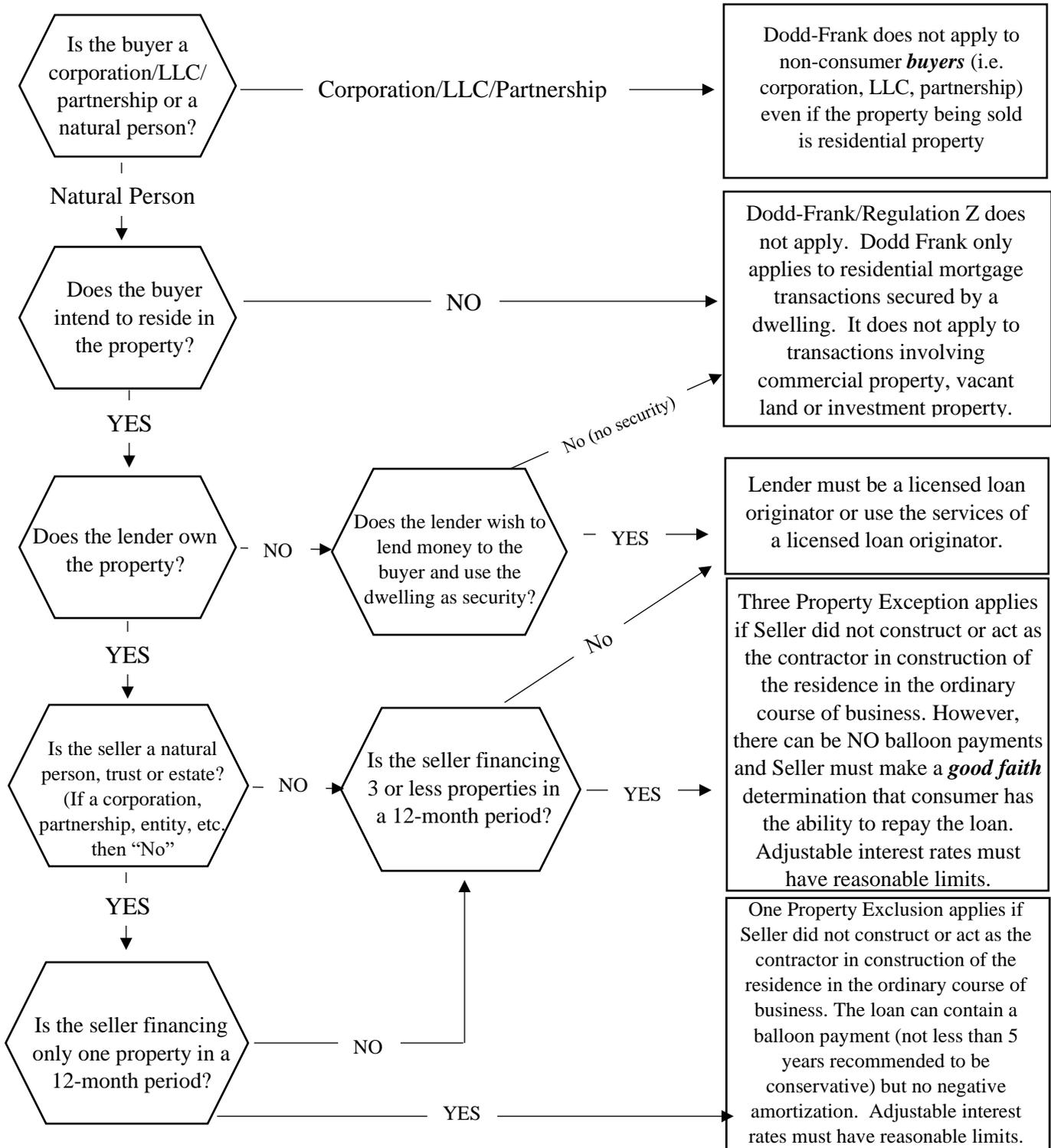


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TOPIC: SELLER-FINANCING GUIDE UNDER DODD-FRANK ACT
FROM: SCOTT B. UMSTEAD, P.A.



IMPORTANT: See the preceding article for the “immediate family” exception