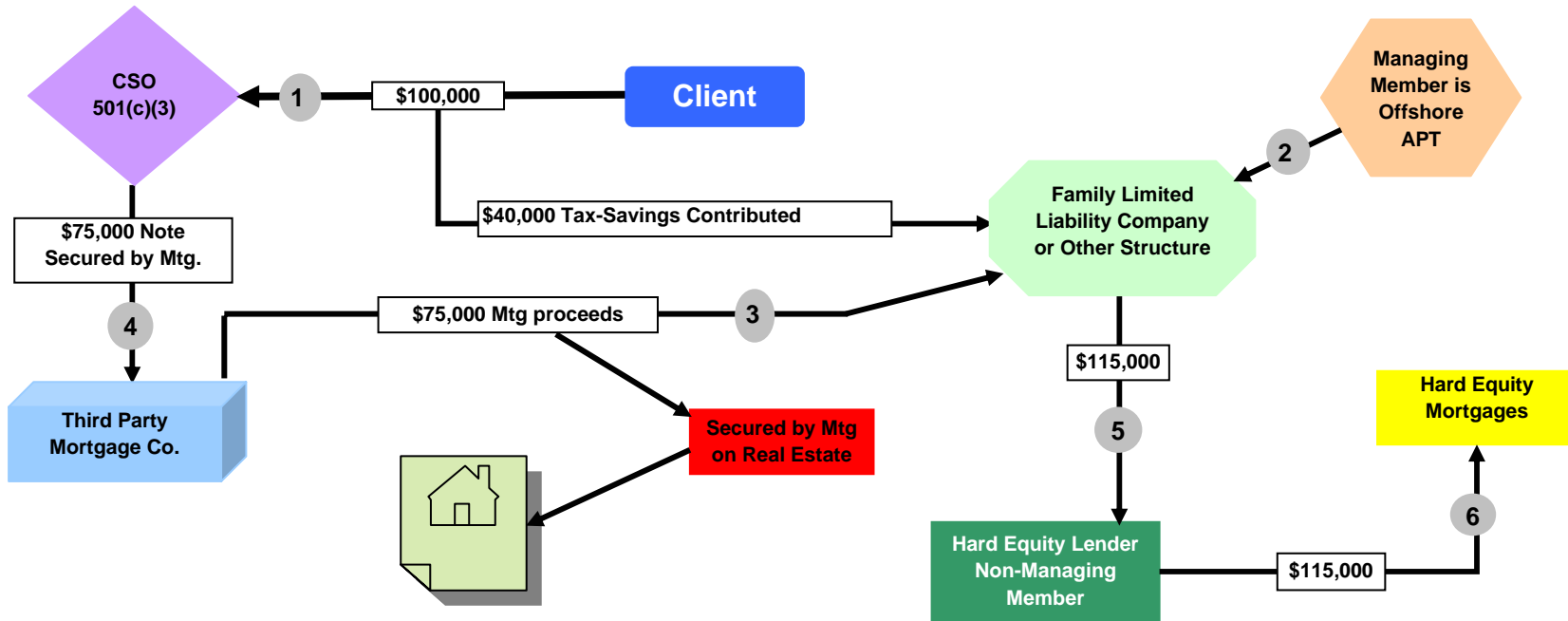


TAX-ADVANTAGED EQUITY STRIPPING PLAN



1. Client contributes funds to CSO and receives at tax benefit. Benefit contributed to FLLC
2. Family Limited Liability Company is formed, Managing Member is Domestic or Offshore (Tax-Neutral) Asset Protection Trust, Non-Managing Members are Client and Family Members
3. FLLC applies for loan from Mortgage Co and gives client's real estate as collateral
3. Third-party mortgage company approves mortgage and obtains funds from CSO
4. Mortgage issued, recorded and funds transmitted to FLLC
5. FLLC becomes a non-managing member of hard-equity lending LLC
6. Hard-equity mortgages issued

Impact of above strategy is that the Equity is stripped out of the residential or commercial property, the Hard Equity mortgages will produce a greater cash flow that the debt service on the mortgage on client's property, and interest paid to CSO is tax-exempt and adds to fund balance in CSO.