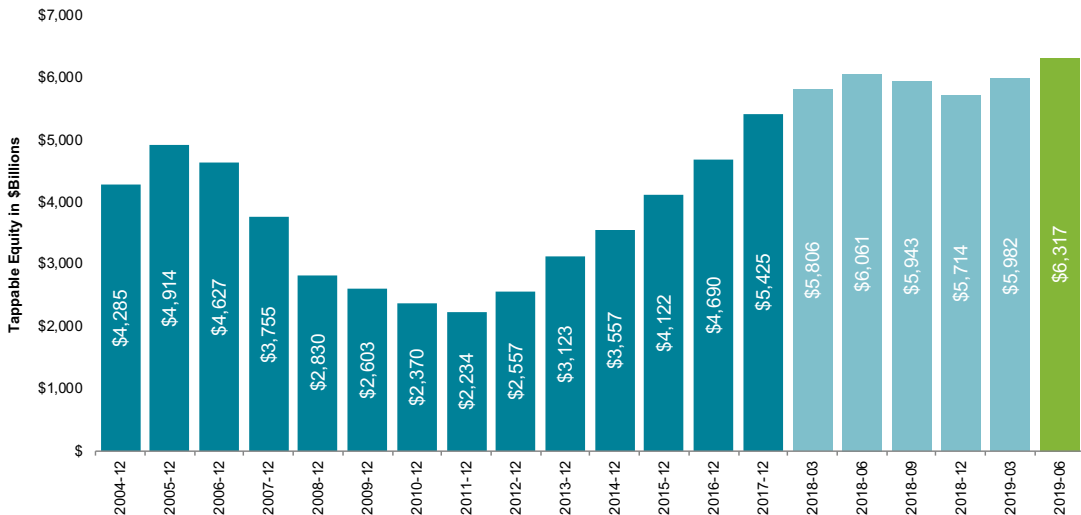


TAPPABLE EQUITY OF U.S. MORTGAGE HOLDERS



Tappable Equity: Equity available on all residential properties with an existing mortgage before reaching a current CLTV of 80%