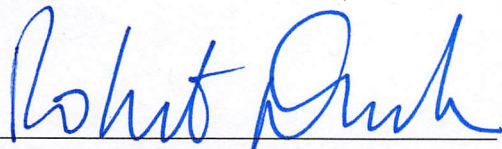


STANDARDIZED OPERATING PROCEDURES
FOR THE PREREQUISITES
PROSPECTIVE HOMEBUYERS MUST MEET

1. Prospective clients need not show identification.
2. An exclusive broker agreement is not required.
3. Pre-approval for a mortgage loan is not required.

April 20, 2022,



Robert Dembia