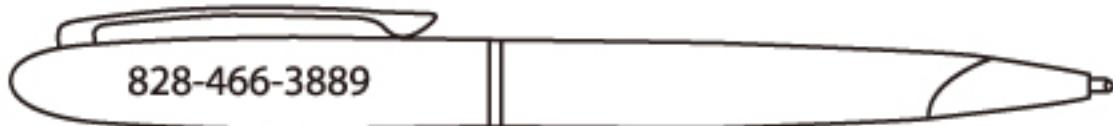


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The Biltmore Financial Group, Inc.

SIDE B



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