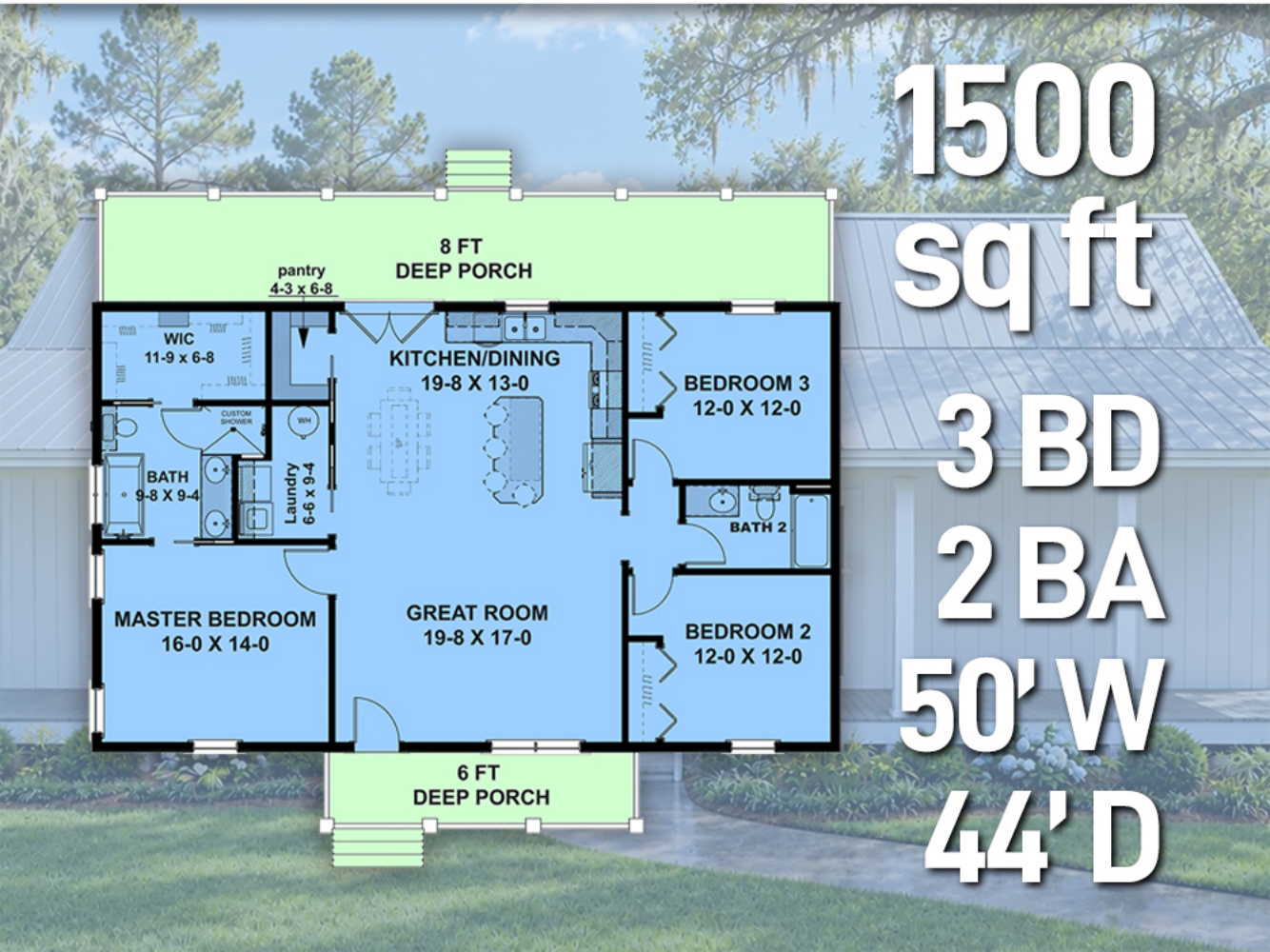familyhomeplans.com 800-482-0464