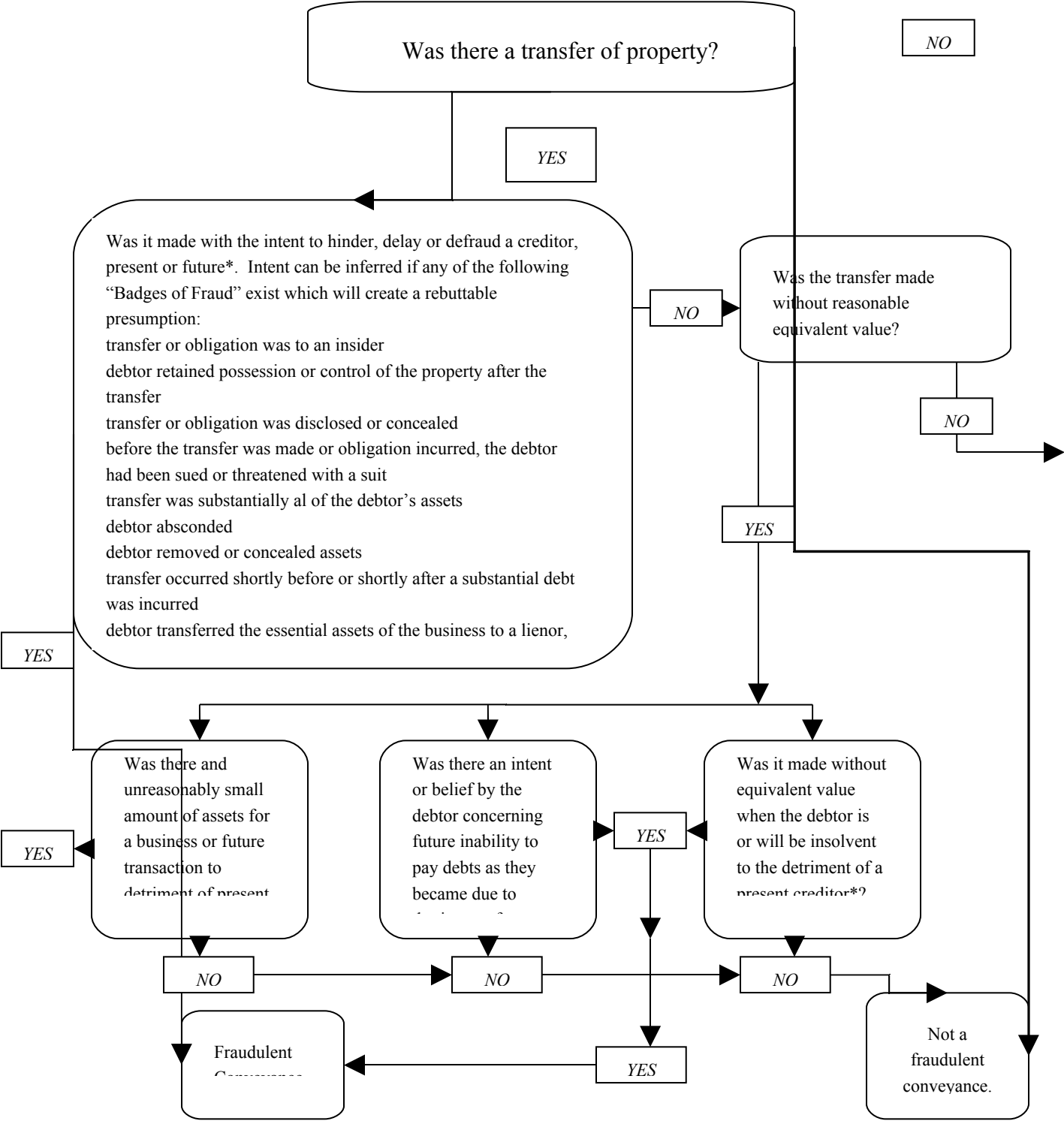


FRAUDULENT CONVEYANCE UNDER THE UNIFORM FRAUDULENT TRANSFER ACT (UFTA)



FRAUDULENT CONVEYANCE UNDER THE UNIFORM FRAUDULENT TRANSFER ACT (UFTA)

*A future creditor is a person whose claim is foreseeable at the point in time of the asset transfer. A present creditor is a person who has a claim whether or not reduced to judgment, fixed or contingent, mature or un-mature, disputed or undisputed.