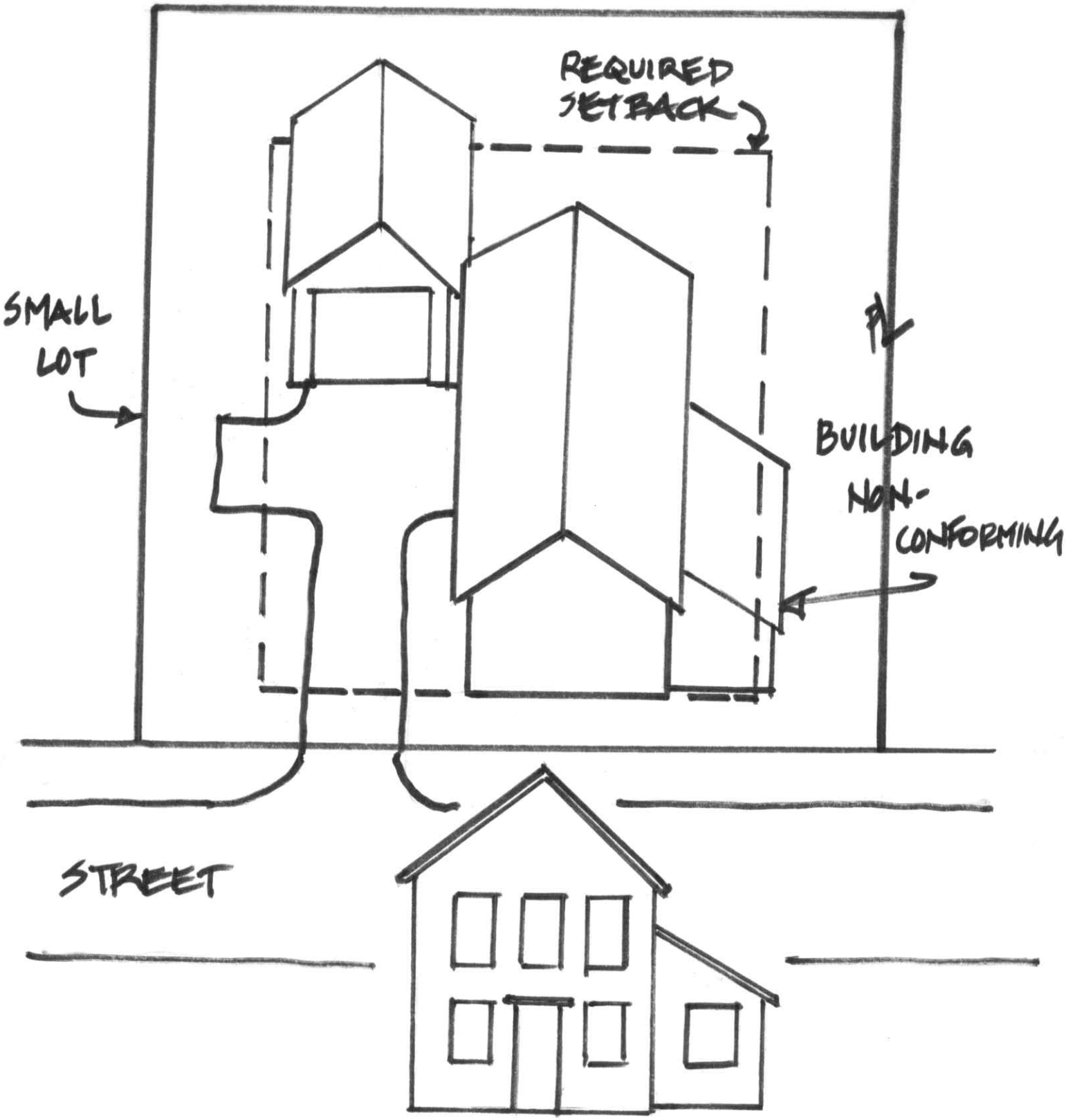ARTICLE 7 NON-CONFORMING STRUCTURES