

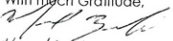
Dear Friends at The Equitis Group,

Many people have told us about the sense of success that you feel when you achieve home ownership and that it is worth all the struggles that you encounter. I guess that we just didn't think that it would feel this GOOD. When Mark and I got married life through us many loops and that dream of home ownership was pretty much something that we ruled out for ourselves. We focused on building our family and putting ourselves further into debt (which I am afraid to admit was not the ideal plan). We began to realise that we needed that security and freedom that everyone talked so highly about. We so needed a plan. When I responded to an ad in the paper for what we thought was the perfect house for our growing family, I was intimidated by the idea of "lease purchase". I thought to myself, we would never qualify for this, our credit is just not adiquite enough (boy was I wrong). When Samantha showed us the home we truly knew that it was for us. She told us that we COULD do this and that she would help (thanks Sam!!!). Once she explained how things worked and offered more sugestions than I ever knew existed, we decided that this was the only way for us to go. Samantha called me the next day to say "Tell your family that they don't need to worry anymore", I was truly excited but I knew that we had to focus and make this house ours. Samantha gave us names of credit counceling services and the name of a mortgage broker that we could call anytime to give us advice when we questioned things. She also understood our sons allergy problems and helped us to have the carpet replaced throughout the house. Basically when we moved it Equitis had made our home fit all our needs. After a year into our lease purchase agreement we applied and were approved for our very first mortgage. Anyone that says that appling for a mortgage is easy is nuts! The mortgage companys need so much information that it drives you crasy. But again Samantha came to our rescue, she kept us calm and even was a shoulder to cry on when things got frustrating (thanks again Sam). When everything came down to it Equitis came through and trusted us with a second mortgage to help us with the down payment that made our loan work!

The Equitis Group has made our dream of owning a perfect home in the perfect area a dream come true. I can't thank them enough for all the time and work that they put into this for us. I can't express enough how much this was a dream to us. We have adopted two children since we started working with The Equitis Group and we have really changed. We want too give our kids this home and the stability that comes with it. I have heard many people say that if just given a chance for a new start or maybe even a little direction that they could stop renting and own a home. Well The Equitis Group gives you both! They took what I think is a BIG chance on us and we succeeded. I can say that I would recommend the Equitis Group to anyone! And to all of you at the Equitis group, I need to tell you that you have truly changed our lives and our childrens futures. No words can ever express our gratitude to you all. I hope that you have continued success and that everyone in the world sees what great things that you can acomplish when just given a chance. Thanks for treating us like a part of your family.

THANK YOU!

With much Gratitude,


Kimberly Zarzecki
Mark and
Kimberly Zarzecki