

Hi Samantha, sorry it took  
so long to write this letter!  
But thank you so much for  
giving us the chance to prove  
that we could own a home.  
We were very optimistic at first  
about the lease to own programs  
but Equities Group proved to be  
worth taking the risk! Thank  
you once more for giving my  
family a chance!

7/22/04

The de Sousa  
Family