



Stone Creek Homes, Inc.  
PO Box 1635  
901 E. Street, Sierra Way  
Hawthorne, NV 89415  
Phone: 860-227-1751

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Dear Valued Lenders:

Stone Creek Homes management team has been in the manufactured housing industry, modular housing industry, as well as finance industry, for a combined total of over 50 years experience. We bring our knowledge of manufacturing, asset recovery, operational management, off site coordination, as well as relationship with the independent retailers nationwide. We work with all lenders to coordinate the asset recovery activities to resolve a nationally known problem compounded by our overall housing collapse. There are a myriad of independent dealers trying to survive in a very difficult lending climate. Most dealers are faced with \$500,000 to \$1,000,000 in wholesale floor plan inventory in new houses and have openly expressed the fact that the market for reconditioned homes seems to be the strongest, provided they can get credit worthy clients in to purchase the homes and the retail prices fall within the realm of solid appraisal or financeable paper.

Stone Creek Homes is prepared to work with all lenders at your guidance to:

1. Provide an additional dealer network to wholesale product immediately as it is available
2. Provide additional relationship with retail dealers to offer space on their lots to consign up to as many homes as need to be place until they are sold
3. Pull to their lots or other locations upon instructions each within a 150 mile range of their lot
4. Offer full service refurbishes work at your direction and request
5. Home evaluation of recovery and review, on an as needed basis
6. Factory sites that can refurbish large number of homes should we need to
7. Each up to 5 units per day
8. Manage and over site of land home refurbish, re-market, and recovery on an as needed basis
9. I think you will find our services to be affordable, all inclusive and a one stop location to assist in maximizing the recovery of your assets. Please do not hesitate to contact us either by email or by phone.

Best regards

*David A. Ferguson*

David A. Ferguson  
209-679-8816 (or by email)