

August 18, 2000

"Ma" Williams Manufactured Home Sales
35325 Highway 74
Hemet, CA 92545

Dear Lori:

This letter is being written as a testimonial for all future buyers who maybe think that they want to do their Land/Home Package with a Lender who has been recommended to them by someone other than "Ma" Williams.

We first purchased our home on June 2, 2000, and proceeded with the Lender that we chose. By August 9th we were no further along than we were when we first started more than two months earlier. We called "Ma" Williams frantic, and asked if we could change to the lender they had originally told us about. We met with Mike Woods from United California Financial, and exactly what he asked us to do, and now just 8 days later we are ordering our home to be built with a completely approved loan. If we had originally gone with a Lender that was familiar with Land/Home Packages our loan would have been approved 45 days ago and we would already be living in our home or moving into it this week-end.

We know that everyone learns by their own mistakes, but please try to learn by ours and take the advice of "Ma" Williams and use a Lender that they recommend to you.

We only wish that we had done that in the beginning, but look forward to our home being delivered and appreciate everything that Lori, "Ma" Williams and Mike Woods has done for us.

Sincerely,

Don and Tiffany G.