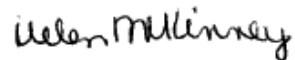


Hello, my name is Helen, I'm a 37 year old divorced female. I am writing to tell you of a great program to help people with less than perfect credit. I have worked with Metrolina Investment Group for the past two years. I leased my house and then had the opportunity to purchase my home, which I did the 9-30-03. The president of Metrolina Investment Group, Gene White was very nice and helped me every step of the way. The way the program works is at the time you are leasing your home you are also working with a company through Mr. White's help to straighten out any credit issues that might have been preventing you from being able to purchase a home. This is not another program that just promises you certain things and doesn't deliver, Mr. White is there every step of the way to explain and lead you through every process. If you are looking to purchase a home and have any issues that you feel might stand in the way, please give Metrolina Investment Group a call and experience a hassle free process, with a company that stands behind their word.

A SATISFIED CUSTOMER,

A handwritten signature in black ink that reads "Helen McKinney". The signature is written in a cursive, flowing style.

HELEN MCKINNEY