

January 18, 2016

Larry and Sharon Pew

19828 N Biltmore #110

Phoenix, AZ 85016

RE: 1609 Kentucky Way Big Spring,TX

Dear Larry and Sharon,

Thank you for contacting Capstone Capital USA! According to the information that you provided, the terms of your note are:

Start Interest Current Remaining

Date Term Rate Balance Payment Payments

1/15 120 months 8% $63,758.07 $837.16 107

Our offer is based on completing the transaction on or before 2/15/16 and the property being worth at least $73,450. The February, 2016 payment will be paid to Capstone Capital USA with an outstanding principle balance after the February 1, 2016 payment of equal to or less than $63,345.98. Please consider the following:

**Full Purchase**: **$49,277.00** This quotation is based on the payor FICO>550.

All prices are NET to you less the cost of the title search, title policies and closing costs and are subject to a final

determination of all necessary facts pertaining to both the note and deed of trust including, but not limited to,

appraisal, title and public record.

If you have any questions or need clarification on anything please feel free to give us a call at 480-763-8376.

The funds are reserved for you for the next 30 days. As soon as you agree to move forward, a note purchase contract will be sent for your signatures.

Sincerely,



Dave Franecki

Fund Manager